SENIOR CITIZEN VILLAGE CONCEPT

VOLUME I AND II

Alberta

MUNICIPAL AFFAIRS
Innovative Housing Grants Program

SENIOR CITIZEN VILLAGE CONCEPT

VOLUME I AND II

Summary Report
September 1983

Prepared By:

Volker Mendritzki, M.B.A.
on behalf of Nu-West Development

The views and conclusions expressed and the recommendations made in this report are entirely those of the authors and should not be construed as expressing the opinions of Alberta Municipal Affairs.

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FOREWORD

The project documented in this report received funding under the Innovative Housing Grants Program of the Alberta Department of Housing. In May, 1986 the Alberta Department of Housing was amalgamated with Alberta Municipal Affairs which is now responsible for issuing this report.

The Innovative Housing Grants Program is intended to encourage and assist housing research and development which will reduce housing costs, improve the quality and performance of dwelling units and subdivisions, or increase the long term viability and competitiveness of Alberta's housing industry.

The Program offers assistance to builders, developers, consulting firms, professionals, industry groups, building products manufacturers, municipal governments, educational institutions, non-profit groups and individuals. At this time, priority areas for investigation include building design, construction technology, energy conservation, site and subdivision design, site servicing technology, residential building product development or improvement and information technology.

As the type of project and level of resources vary from applicant to applicant, the resulting documents are also varied. Comments and suggestions on this report are welcome. Please send comments or requests for further information to:

Innovative Housing Grants Program
Alberta Municipal Affairs
10050 - 112 Street
Edmonton, Alberta
T5K 2J1

Telephone: (403) 427-8150

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VOLUME I

Summary Report

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SECTION I

INTRODUCTION

In the past there has been little private sector interest in targeting the senior citizen population as a viable consumer group. In the development industry the little interest that has been shown has been directed primarily at constructing publicly financed or assisted rental projects. There has also been some minor attempts to target this group for luxury condominium projects in the two major centres. However, in most cases the senior segment has been viewed as a small, secondary market. No substantial effort has been made to target this group as a viable market segment in its own right.

There are numerous possible explanations for the apparent private sector disinterest in this segment. During the last half of the 1970's and into 1980, builders and developers had the challenge of meeting the demand of more traditional markets. With the influx of young people into the province, family ownership and rental markets were extremely bouyant. There was little need or time to investigate other non-traditional housing markets. Furthermore, the influx of individuals in the 25 - 40 age group obscured the rapid growth occurring in the 60 and over age group. Combined with a commonly held view that the elderly are an economically deprived group, little incentive to explore the possibilities evident in this market segment existed.

Recent changes in the provincial economy and the short term outlook for housing markets has forced the private sector to examine new possibilities and opportunities. With weak interprovincial migration expected until at least 1985/86, new market niches must be uncovered to compensate for the lower volumes in traditional markets.

It was through this economic necessity and a growing awareness of the 'greying' of the population, this study was undertaken. Nu-West Development in co-operation with and funding from Alberta Housing was interested in determining the feasibility of targeting the senior citizen market and assessing the viability of a particular housing alternative. This investigation included an assessment of the current trends and issues in housing for seniors and a detailed research investigation of the needs of seniors and their acceptance of a different housing approach. The details of this work have been included in Volume II of this final report. Volume I will only touch briefly on these findings. The primary focus will be in analyzing the results of the survey research and outlining their implications for the private housing market.

SECTION II

THE CONCEPT AND THE NEED FOR PRIVATE MARKET HOUSING FOR SENIORS

A. The Senior Citizen Village

This study was undertaken as the first step to providing privately initiated housing for the senior citizen housing market. It not only details the market potential which exists for builders and developers but also provides a viable approach to exploit the market potential which exists.

In particular, the Senior Citizen Village concept has considerable market potential for the specific market segments identified from the research conducted.

The Senior Citizen Village is an age segregated residential community intended to meet the specific needs of this specific market segment. The development of this type of project is based on the premise seniors have distinct housing and social needs that are not being met by current housing approaches. The concept is based on providing a variety of housing choices, recreation facilities and services specifically targeted for an older population. Although much of the research has concentrated on the 65 and over age group, the target market could be as young as 55 and older.

The emphasis of the concept is residential rather than institutional. It is not simply an "old folks home". Instead, the concept attempts to meet the lifestyle needs of an elderly

but active market who are able and willing to pay for this type of development. Originally the concept included various levels of health care as these would provide some major advantages to the target group, however, management problems and the survey results suggest a residential orientation would be the most viable. Thus the concept is not intended to meet all the needs of all seniors nor be considered the only viable approach the private sector can adopt to exploit the existing market potential.

The Senior Citizen Village concept is not new as different versions of the idea have been developed in other parts of North America or different market segments (e.g. singles). The importance of the concept is based on the fact it clearly focuses on the elderly as a primary and potentially profitable target market. In the Alberta context, the private sector has ignored the potential offered by this market segment in favor of more traditional and better understood markets. The research conducted on the viability of the Senior Citizen Village is expected to provide a better understanding of the market potential offered by this sizeable segment of the population.

B. Need for Greater Private Market Involvement

A detailed examination of the major issues facing seniors and the important demographic shifts occurring are provided in Volume II of this report.

However, it is important to review the highlights of these findings as they underscore the need for greater private sector involvement in the provision of housing for Alberta's elderly population. These findings can be categorized into three groups — housing need, the number of elderly and financial status.

1. Housing Needs

A major problem of past attempts to provide housing to seniors has been the lack of recognition of differences in needs. A common myth exists which suggests seniors need or want only a small bachelor type apartment to be properly housed. As well, it has been assumed seniors are only interested in rental accommodation even though the majority have owned a home for most of their adult life. Because of these commonly held opinions, housing choices for seniors have been unduly restricted to a limited number of choices. Seniors wanting to continue with home ownership have been forced to remain in their home despite the problems of maintenance and upkeep.

Condominium ownership though available, has not been specifically targeted to this group. Thus, projects often are located in unsuitable areas or designed for a younger market. Although more housing has been targeted for senior rentals, the choice available is still limited.

Most senior targeted rental projects are constructed or financed through government or public agencies. Although the standard of housing provided has been good, it has been targeted to provide low cost housing. Generally they do not offer sufficient choice for seniors willing to pay for larger units. The private rental market does offer these units but in the past at rents higher than most seniors could afford and without the features and amenities required by this group.

This lack of a wider range of choice for seniors offers a tremendous opportunity for builders. By recognizing there is a diversity of needs in the older population, the elderly population can be segmented into a number of different target markets. With this approach, the groups that are not adequately being provided for can be identified and their specific housing needs can be determined.

2. Size of the Elderly Population

The proportion of persons 65 and over in Alberta is considerably lower than the Canadian average. Only 7.3% of the Alberta population is 65 and over compared to the national figure of 9.6%. This situation can be attributed to the heavy migration into the province of individuals in the 20 - 45 year age group. This has slowed down the 'aging' of Alberta compared to the rest of the country. The decline in migration over the past year and the

very slow recovery expected in renewed population growth is likely to speed up the aging process more than was anticipated in current population projections.

Because of the rapid growth in the younger population age groups, the tendency has been to assume there is not a significant number of persons in the older age groups. Although as a percentage of the total population the 65 and over age group is relatively small, in actual numbers, it is a sizeable potential market. In 1981, there were 163,400 individuals 65 and over in Alberta. By the year 2001, this number is expected to reach 285,700. Edmonton and Calgary together contain nearly half of the provincial senior citizen population — approximately 79,615 persons.

Of the estimated 102,700 non-institutional senior households in the province, public senior citizen housing has provided homes for an estimated 12% of these households. Another 68% of the elderly living in their own home while an estimated 19% live in private market rental accommodation.

From these numbers several important conclusions can be reached:

a) The public and government sector will be hard pressed to increase its share of the market even with a strong desire to

do so. For every percentage increase in its share of the senior citizen market the public sector would need to spend between $1 - 1.25 billion. Therefore, with a growing senior citizen population there is a growing opportunity for the private sector to meet the increasing demand.

b) Even though seniors have few desirable alternatives, nearly one out of five has chosen private market rentals. This number is likely overstated as some private sector rental units are subsidized but not specifically for seniors (e.g. CHIP, CMHC financed). Nevertheless, there is an apparent demand for units in the private market. Seniors are willing to pay market rents to live in accommodation which better meets their needs. This obviously suggests a demand for private sector housing, particularly among middle and upper income senior groups.

c) Despite upkeep and maintenance problems, over two-thirds of the independent elderly live in homes they own. This is partly due to the economic advantages offered homeowners. It, however, is also due to a strong desire for homeownership. This was made very clear in the interviews conducted with current homeowners. Through effective marketing, this strong desire can be tapped by builders. The evidence suggests a profitable market opportunity exists for the private sector.

3. Financial Capability of This Market

Again, to effectively target this group, a number of preconceptions regarding the financial capability of seniors must be destroyed. The common stereotype of the elderly is usually one of an individual struggling below the poverty line barely able to make ends meet. Countless horror stories of seniors forced to eat dogfood and live in ramshackle homes have reinforced this image. Although a considerable number of seniors have low incomes, the income position of seniors is improving considerably. The number of seniors requiring full or partial income supplements is declining. Over 25% of the seniors surveyed had annual household incomes in excess of $20,000. This steady improvement in incomes is expected to continue as individuals have more sources of income to draw on (e.g. Canada Pension, private pensions, RRSP's). Even more important is the fact this group can afford to spend more on housing as there are fewer other demands on their income. Unlike younger age groups who are still in the acquisition stage of life, a senior household with an annual income of $20,000 has a limited number of needs and interests for spending this income. Food, shelter, recreation and travel take on greater importance than the acquisition of new possessions. Thus the normal income guidelines for housing (G.D.S. and rental ratios) do not necessarily apply to the senior group earning even a modest income.

Another consideration often ignored is the strong equity base many seniors have developed. Even with modest incomes, they have reasonably good financial capability to buy homes or rent homes better suited to their needs. Of the 68% seniors owning their own home, over 90% have no mortgage indebtedness and only a small percentage of those with any mortgage indebtedness are of a significantly large amount. The survey results indicate only 3% of the homeowners we surveyed had mortgages in excess of $20,000. Therefore, seniors do have a stronger equity base than found in most younger market segments. They can make use of this equity to compensate for their lower average income levels.

In summary it can be seen the senior market offers considerable opportunity for greater private sector market. There is a demand for greater choice, a sizeable market and a large portion of the senior population with the financial capability to make them a viable target group. The next section will describe the primary market more clearly and what is needed to develop this opportunity.

SECTION III

FEASIBILITY OF SENIOR CITIZEN VILLAGE

Based on the research conducted, it is possible to provide specific conclusions respecting the development and marketing of this type of project. These will assist the builder/developer interested in pursuing this concept to actual development stage. As economic and market conditions are constantly changing, it is advisable these be reviewed to ensure they reflect conditions at the time of development.

A. Project Tenure - Ownership vs Rental

At the outset of this study, a major issue to be addressed was the viability of ownership for the seniors market. Virtually all projects targeted for the senior market have been rental oriented. The basis of this seem to have been a presumption seniors have little interest in repurchasing a home at this stage in their life cycle. This question was directly addressed by the mail questionnaire. As can be seen in the survey results, over two-thirds of homeowners expressed an interest in purchasing another home if they moved from their current home. The reason for this strong preference for ownership can be traced to social and economic reasons. Individuals owning their own home believe they have greater economic security than possible by renting. As well, many seniors consider renting as a waste of money, with little to show for their monthly payment. Another important consideration is the pride of ownership many of these individuals believe in. These are strongly held opinions which help make ownership a viable tenure form.

Furthermore, the strong equity base held by the majority of senior homeowners removes the major financial barrier to homeownership. The sale of their current home will provide the funding required to purchase a unit in a senior oriented condominium village.

If there is an overriding concern related to ownership by this group, it relates to two main issues -- rapidly escalating monthly costs (e.g. condo fees, utilities) and disposal of the unit. A concern expressed by seniors is the fear of uncontrolled increases in their monthly costs. As their incomes are fixed, they require some assurance operating costs won't escalate beyond what they can afford. Tight cost control is essential to keep costs from rising quickly. As well quality and low maintenance features should be used to keep operating costs lower in senior projects. The disposal of the unit relates to their concern of the consequences of purchasing a home in a senior project. The concern was expressed that an owner might have difficulty in selling his/her home or his/her estate might have difficulty in disposing of the unit. At the outset a mechanism to establish a secondary market for these units is required. One approach to be used in the initial marketing of these units is to have the Condominium Association re-purchase the units based on appraised value. This would alleviate the concerns original purchasers have regarding the disposal of units in this type of project.

Even though the survey results suggest demand for ownership units is strong, their is a sizeable segment of the senior population requiring rental accommodation. These individuals prefer this tenure as they feel it provides greater freedom and does not tie up their financial resources. To meet the needs of this group, the same floor plans and amenities can be offered on a rental basis. In fact, both ownership and rental can be offered. Based on the results of the questionnaire and interviews, no objection to this mixing of tenures is evident. Unlike younger markets, seniors prefer to live in a home for a longer time. Thus, the typical problem of turnover among rental units is unlikely to emerge. As well maintenance and service costs can easily be attached to either tenure form through the condo fee or as part of the rent. From an operational point of view, there is not a significant difference between the two tenure forms.

Accordingly, a project of this type should provide for both owners and renters to have the broadest appeal. The site plans and unit designs accompanying this report can easily accommodate both.

B. Primary Target Markets

Based on the tenure form preferred, two primary target segments can be identified — the owner market and the renter market. These two markets are profiled as follows based on the questionnaire results:

1. Owner Market

This category of individuals is comprised of current unmortgaged homeowners who expressed a desire to purchase again and expressed a favorable/neutral opinion about living in a Senior Citizen Village. This market segment comprises approximately 26% of the mail survey sample. This target group has the financial capability and inclination to purchase required to make this concept viable. Based on the Tables in the Appendix, the following characteristics of this market can be identified:

- 73% are married couples (Table I)
- 65.1% are two person households (Table II)
- 55% have annual household incomes in excess of $15,000, 38.3% have annual household incomes in excess of $20,000 (Table III).
- they live in older established areas as 76.2% of the respondents lived in homes 20 years of age or older (Table IV).
- 68.4% are under 70 though the majority (50.9%) are between 65-69 (Table V). However as the sample was drawn from an organization catering to retired and semi-retired individuals, this group is over-represented. The owner market is likely to appeal to younger couples perhaps as young as 55.

Analysis of the opinions of this market segment provide some valuable insight regarding the type of project preferred:

- 42.6% would purchase a smaller single family home while 23.0% would prefer an apartment condominium (current homes range in size from under 800 square feet [74.34 M^2] to over 1500 square feet [39.41 M^2]), however 59.2% of the respondents live in modest sized homes of between 1000 square feet [92.94 M^2] and 1300 square feet [120.82 M^2]. Smaller units in the 800 to 1000 square feet range are viable for this group. Below this range the units become too small and lose their competitive advantage (Tables VI, VII).

- Despite being primarily married couples, 69.8% specifically expressed a need for two bedrooms (Table VIII). This figure increases to 85.7% when the choice of a bedroom and a den is included.

This clearly indicates the unit mix should emphasize the two bedroom (or equivalent) unit rather than one bedroom as is currently the case in most senior projects. As the interviews revealed, this is a very major item to seniors. Seniors feel this extra space provides greater flexibility to the living arrangement. The second bedroom can act as a guest room, a hobby or work area or a den. Furthermore, in this older age group, couples often prefer to sleep in separate rooms. To attract this market, it is essential two bedroom units are available.

- smaller projects are preferred over larger ones as indicated by Table IX. As most of the buyers will be coming from single detached lifestyle, selling large high density housing would be difficult. Either the project must be small or have the appearance of being uncrowded.

2. Rental Market

The rental market comprises those individuals currently renting and want to continue to rent but have expressed a positive or neutral attitude to the concept. This group is slightly smaller than the owner market with 20% of the sample falling within this market segment. This market is characterized as follows:

- 42.9% are married couples and 38.8% are widows (Table I)

- more live alone as 56.0% are single person households and the balance two person households (Table II).

- income levels are significantly lower than with the owner market as only 29.8% of the respondents reported annual household incomes above $15,000. (Table III).

- the rental market tends to be older as more respondents are in the 65-69 and over 70 age group (Table V).

- fewer have been in their current home over ten years. However, stability is evident as 66% have rented the same home for more than five years. This suggests the rental segment of this type of project will not face the high turnover faced by younger targeted rental units (Table X).

- the renter segment expressed less reservation about the concept than did the owner market as 62.5% indicated they would consider living in a Senior Citizen Village (Table XI).

In terms of the type of units and project this group wants, the survey results indicate:

- a strong preference for a mixed tenure with 51.0% of the respondents indicating this choice (Table XII)

- a greater acceptability of one bedroom units (34.7%) but a continued strong desire for bedroom/den or two bedroom units (Table VIII).

- slightly greater acceptance of larger projects though smaller is still favored (Table IX).

C. Important Features

This concept is distinguished from existing senior citizen projects by the type of units available and the specifically targeted features offered residents. Design will be dealt with in the next section. The features felt to be critical to the success of this concept were investigated in both the mail questionnaire and the smaller scale

interview survey. Although the latter provided results from a smaller number of individuals, the greater depth of investigation and the consistency of many opinions is considered to provide considerable insight.

1. Location

In the initial stages of this study, location was considered an important item. However, the results of the study indicate this is less important than previously anticipated. Seniors (contrary to common perception) do not have to live in the inner core. They are quite prepared to live in suburban areas, even new subdivisions. However, the further out the project the more important public transportation becomes. Even though more seniors are driving and keeping their cars longer, public transportation is important. A project vehicle to transport residents to shopping centres and recreation facilities is a recommended alternative particularly in a new subdivision.

Shopping is also an important consideration. Grocery shopping presents a problem as seniors prefer to shop frequently but in small quantities. A convenience type store is essential as either part of the project or in close proximity to the project. General shopping is also required to be close or at least easily accessible. A location close to a major shopping center is preferred to permit seniors access on foot.

2. Appearance

Although a suburban location is possible, a successful project cannot have a barren appearance. Generous landscaping with mature trees is recommended. Prospective residents simply do not have either the time nor interest in seeing the project mature. The physical layout of the project must be a selling tool by its visibility.

3. Recreation

Recreation is an important social activity for this group. Facilities or features well received by both the target groups included:

- benches around the project
- an area where small garden plots can be available for interested residents.
- swimming pool and whirlpool. Both have great appeal. However, unless an indoor pool is provided, the whirlpool would be the better investment. More residents are likely to use the whirlpool than an ordinary swimming pool.
- exercise area and facilities is a feature frequently not provided. Seniors are in better health and more interested in maintaining their physical fitness through exercise than in the past. An area for group exercise classes and equipment like exercise bikes is essential.
- an area for organized crafts or hobbies is required. This is likely to be a major social activity for residents and should not be ignored.

Equipping the area is not required and probably not important. Residents can obtain funds/equipment easily to provide the equipment they want.

- a social room/lounge area is essential for group functions. As well, it can function as a drop-in centre for residents to have coffee or meet other residents for a bridge game.

4. Special Features

- nursing home as part of the project does not have the support originally expected. Many of the interview respondents felt it was an expensive feature few residents could afford. Instead, a small clinic with an on-site nursing staff was preferred. This clinic would conveniently provide the regular and routine medical care needed by residents. As part of the clinic, a part-time pharmacy ran by a local pharmacist could also be included. Serious medical problems would require the higher standard of care provided by hospitals or nursing homes.
- a small dining room for residents operated on a user pay basis is a feature many seniors require. Meal preparation is a problem and seniors would support this facility. It would only need to operate for a limited part of the day and could easily be operated by a private caterer.
- beauty parlor/barber shop operating within the project should be considered. This service provides an important service to residents. It may even be operated by one of the residents as a source of income.

- guest suites are a feature which would likely be used on a regular basis. Relatives and friends would have access to living quarters in close proximity to the project residents. A user pay fee schedule is advised though the objective should be to cover operating costs rather than generating a profit.
- in addition to the exterior maintenance, a housekeeping service should be offered. For many seniors major housecleaning is a problem, therefore, often does not get done on a regular basis. Residents should be offered this service which can be contracted by one of the many private housekeeping services. Based on the large number of residents likely to use this service, attractive rates should be easily arranged.

5. Security

Seniors feel more vulnerable to criminal activity and medical emergencies. Therefore, it is important these features be included as part of this type of project. The mail survey focused on this problem with specific features thought to have appealed to the senior market. The results of the survey along with the opinions obtained during the interviews are presented:

a. Call buttons (Table XIII).

Both rental and owner markets strongly endorsed this feature.

This feature was felt to provide a sense of well being as help would be close at hand. This feature is a requirement for a successful project.

b. Outdoor Lighting (Table XIV)

Overwhelmingly seniors believe adequate outdoor lighting is an important security measure. Repeatedly during the interviews, the seniors indicate good site lighting would make them feel more secure and likely dissuade vandals. This is a must in any project.

c. Security Fence and/or Patrol (Tables XV, XVI)

Although the mail questionnaire results suggest both market segments were in favor of this type of security measure, the interviews produced less favorable responses. The primary concern is to avoid an institutional appearance to the community. More than one respondent indicated they did feel high profile security measures are required. This would make the residents feel more like in-mates than residents. However, limited access into the community was felt to be important, therefore, perimeter fencing to keep trespassers out is warranted. It should be designed as an attractive feature of the community rather than a high profile security fence.

d. Staff (Table XVII, XVIII)

A Resident Manager is required to monitor the project and provide assistance to residents. As well, with panic buttons, the Resident Manager is required to respond to emergencies. Some support for a resident nurse is evident. This service could be easily accommodated in the medical clinic facility incorporated in the project.

D. Design Considerations

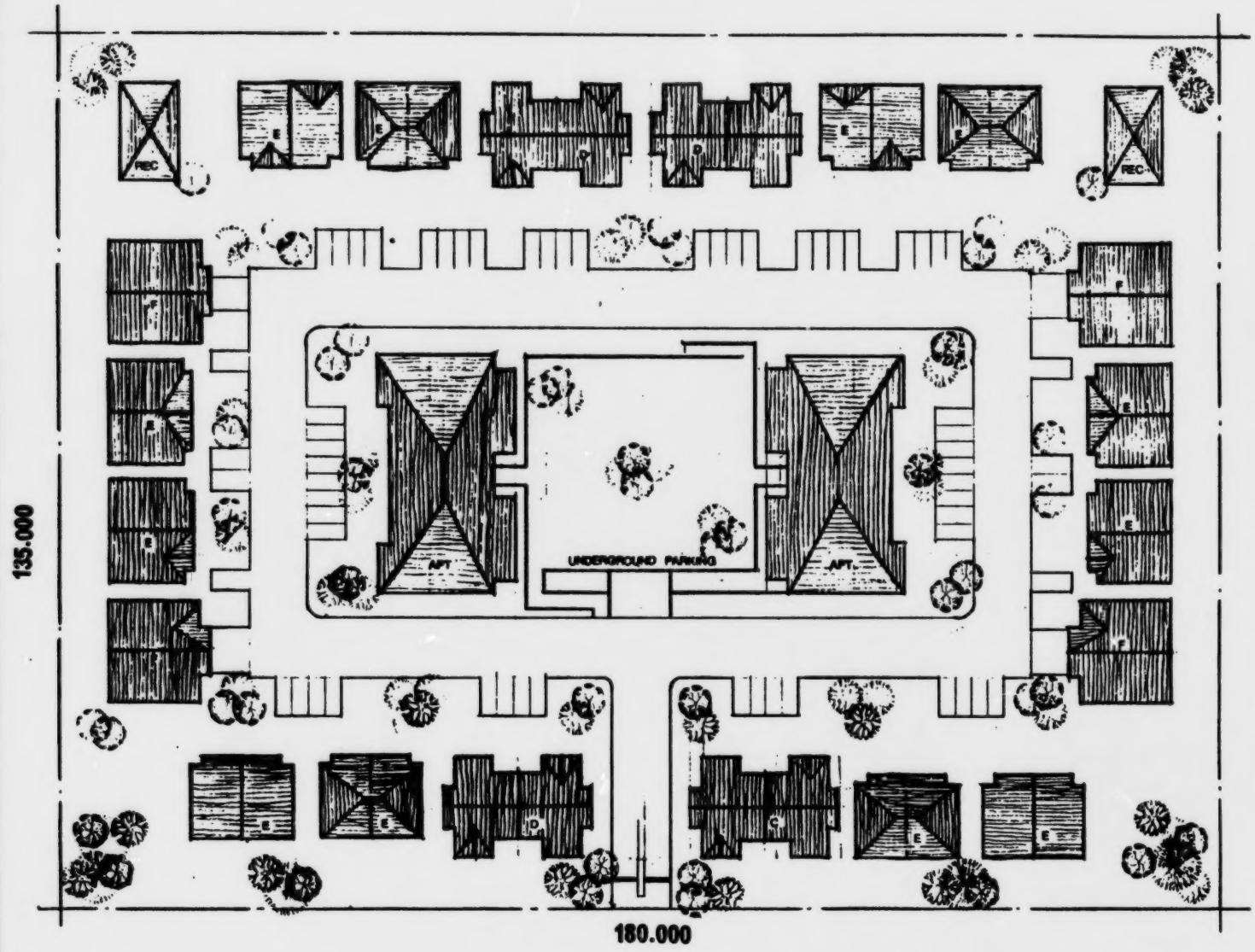
The unit and project design developed as part of this study are prototypes. They were developed to provide a starting point for interested developers/ builders. Detailed construction drawings have not been prepared — permitting easy modification of the plans as required. The floor plans were well received by seniors interviewed suggesting they can satisfy the need of both primary target markets.

1. Site Plans

The site plans offer two conceptual proposals for the layout of a Senior Citizen Village. The smaller 112-unit plan (Plan A) has controlled access into the project, a feature seniors appear to prefer. As well, it permits a variety of housing types though the apartment units comprise almost two-thirds of the project.

The larger plan (Plan B) provides greater flexibility in site layouts and the type of units included. Both site plans have been designed to avoid the appearance of high density projects. Open space is available in both plans to provide areas for benches and landscaping.

Both plans were well received by seniors. The smaller site plan was favored by some due to the restricted access and the smaller number of units. Seniors expressed the opinion a smaller project would be friendlier.



UNIT A·16
B·24
C·24
D·16
E·24
F· 8
TOTAL 112

40· 1 BDRM
72· 2 BDRM
114 PARKING
6 ACRES

SCALE:1:500

SITE PLAN

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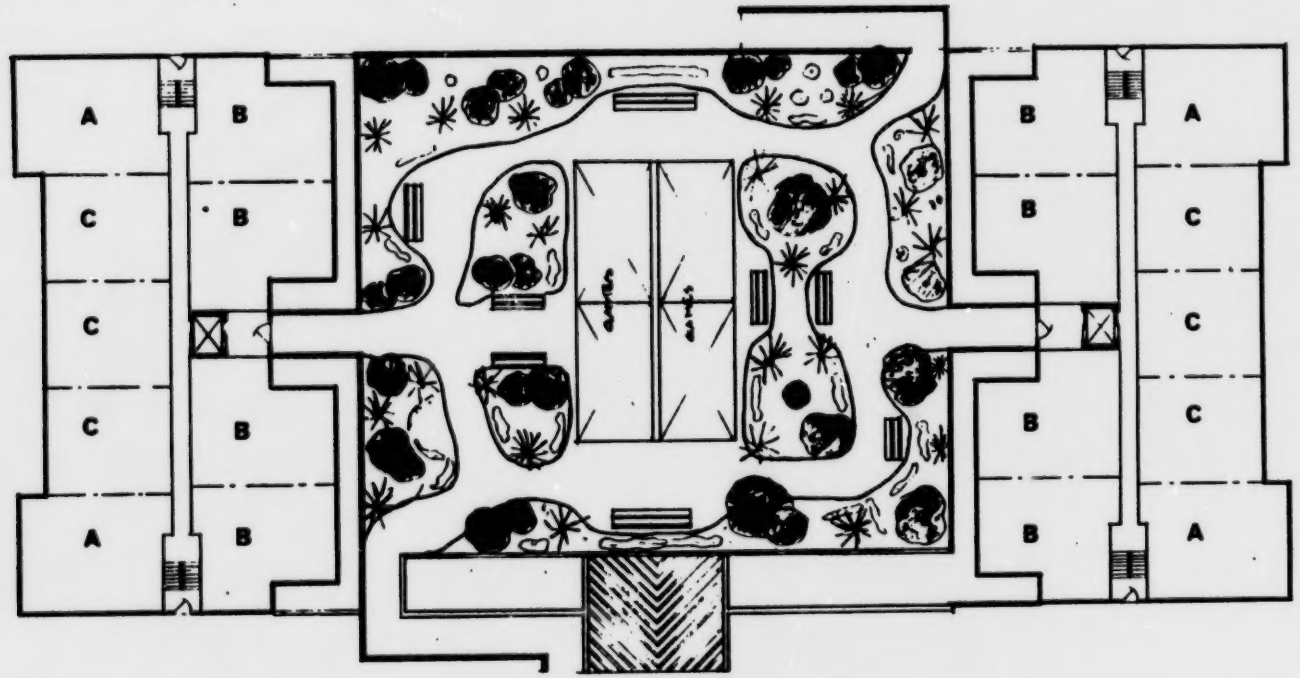
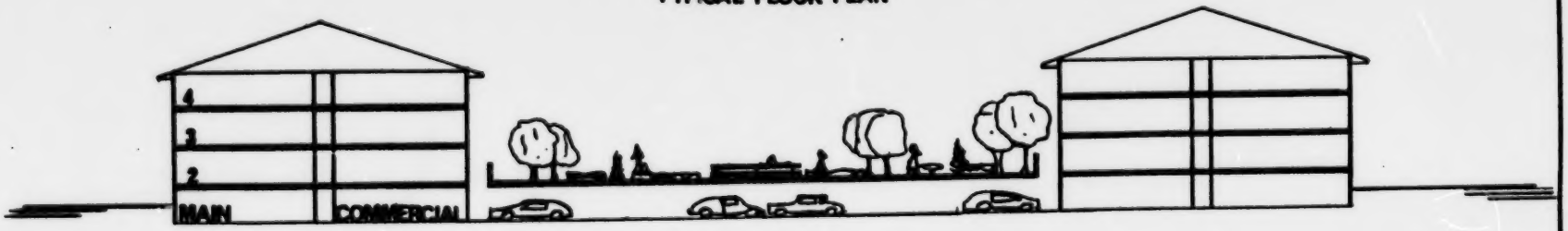


TYPICAL FLOOR PLAN



TYPICAL SECTION

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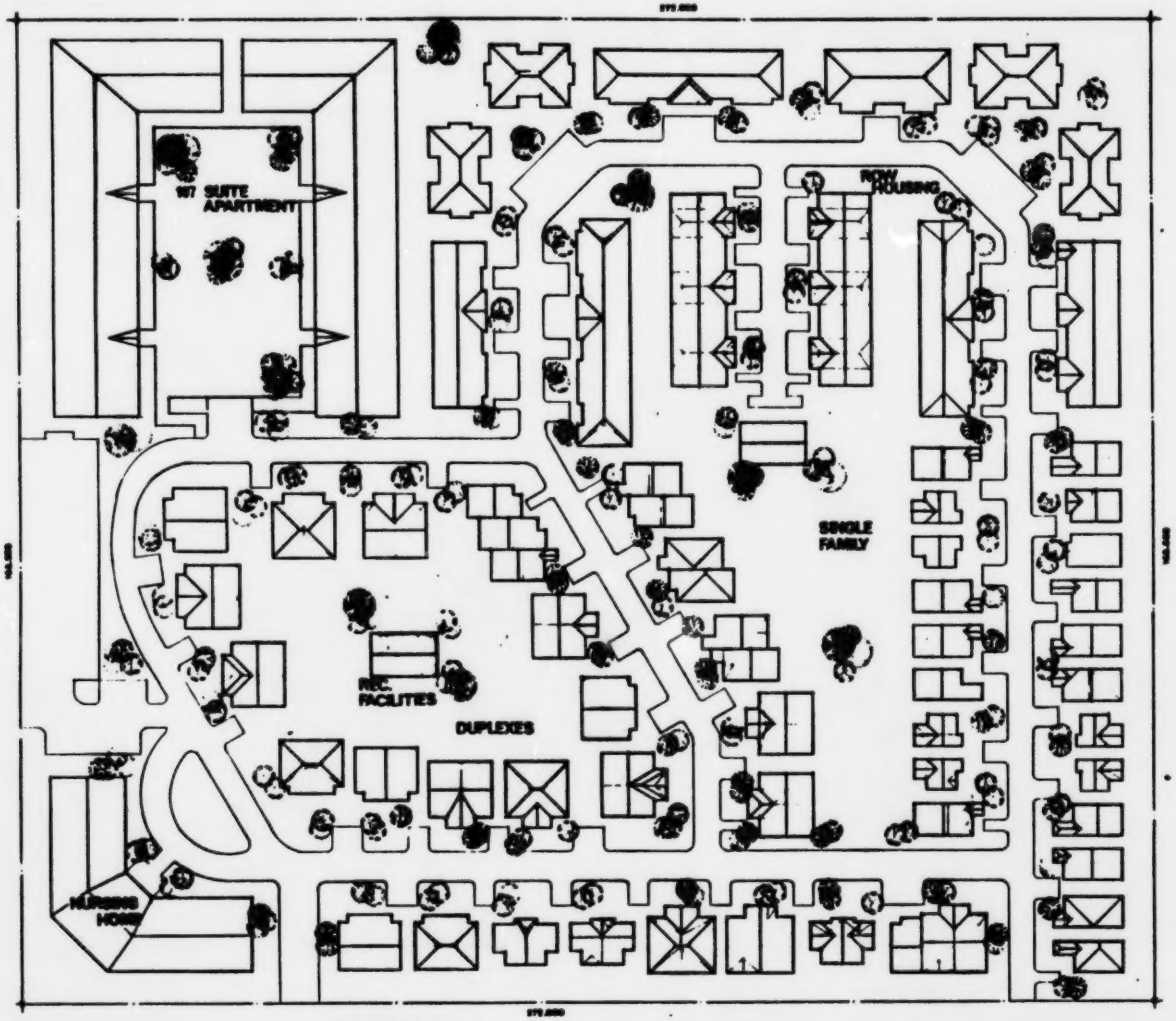


197 SUITE APT
61 ROW HOUSING
54 DUPLEXES
21 SINGLE FAMILY
388 TOTAL

SITE AREA - 10.8 acres / 4.3 hectares

Revisions	Drawn By
	Date
	Scale 1:200
	Sheet Number

nu-west

The advantage of the larger project is the range of services and amenities that could be more economically provided. It would make the special features such as the clinic, dining room and guest suites feasible. Many seniors recognized it would be more economically viable to provide these services in a larger community. As they felt many of the amenities were desirable, the larger project was felt to be quite acceptable.

Both plans should be considered as possible approaches to developing a project. Site constraints and the amount of risk a developer is prepared to accept are important factors affecting the ultimate size of the project developed. However these plans do suggest the following considerations in developing a project:

- a mix of various housing forms is acceptable to seniors. A project of this type can offer a house type to meet a broad range of needs.

- lowrise apartment buildings are preferred. These plans show buildings of three storeys which were well received by seniors. This avoids the apartment buildings dominating the project and adds to the project's compatibility with suburban development.

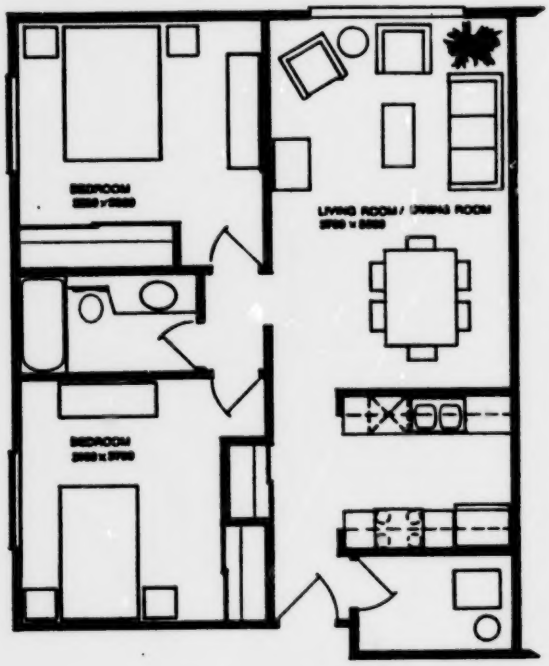
- The location of the project will determine the scope of services and amenities required. The further out the project and the fewer services adjacent to the site, the more services and amenities should be incorporated into the community. The focus should be on providing a community which makes independent living by the elderly easier than is possible in their own home.

- The site plans are easily divided into rental and ownership cells to make marketing and administration easier.

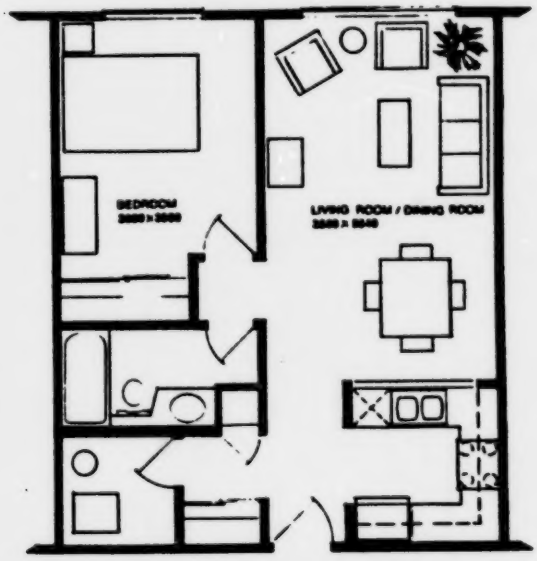
2. Floor Plans

Two basic types of floor plans were developed. The apartment units provide more space than most senior apartments as they are primarily two bedroom units and larger in size. This is necessary to meet the space requirements of seniors. As designed, these units appear to meet the basic needs though extra storage could be provided. As well, some units with an extra half-bath would appeal to many couples.

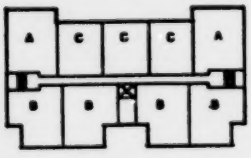
The ground level units have been designed to eliminate stairs completely. Therefore, they have been designed to be built on concrete slab eliminating the need for a full basement. This design was followed because stairs are a source of difficulty for many seniors. Even though most residents moving into the community are expected to be fully mobile, as they grow older, increased difficulty with stairs can be expected. Dealing with



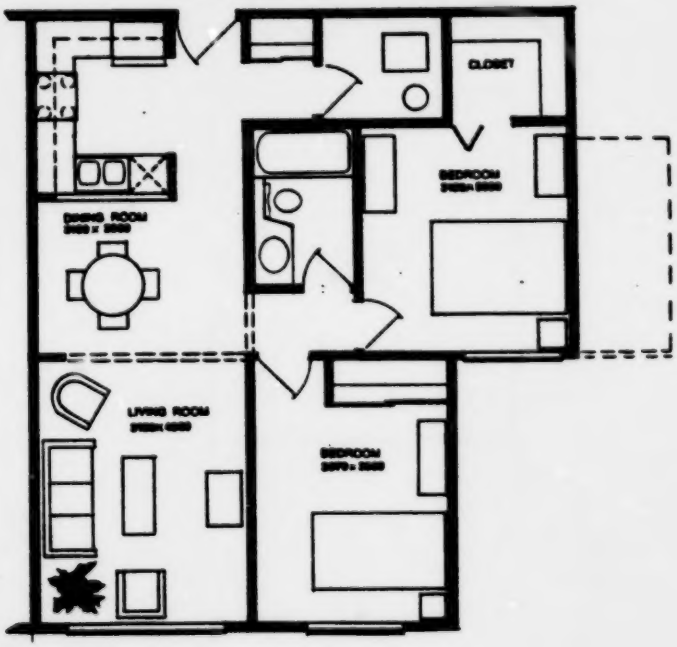
UNIT A 76.13 sq.m.



UNIT C 58.8 sq.m.

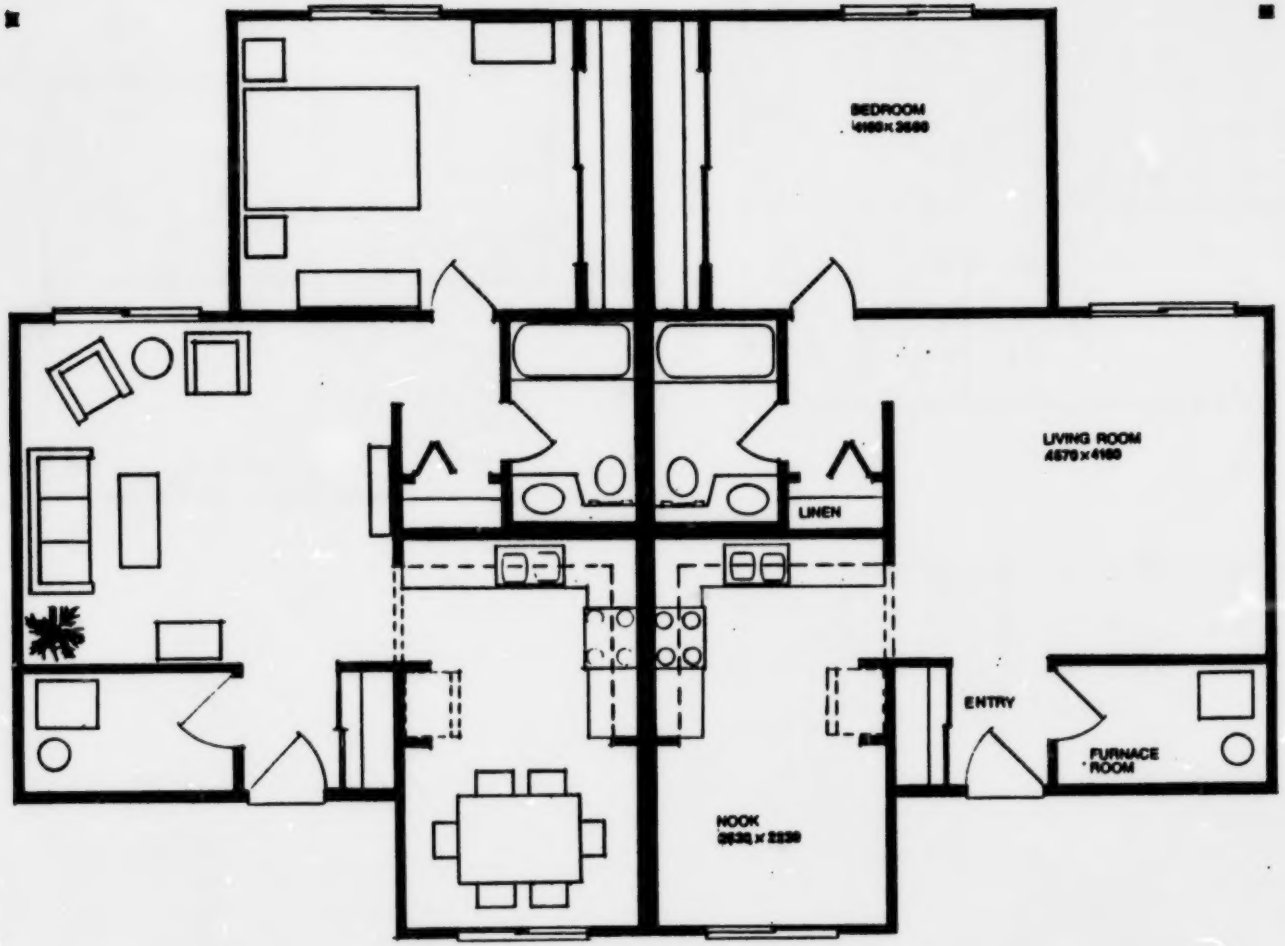


APARTMENT CONCEPT



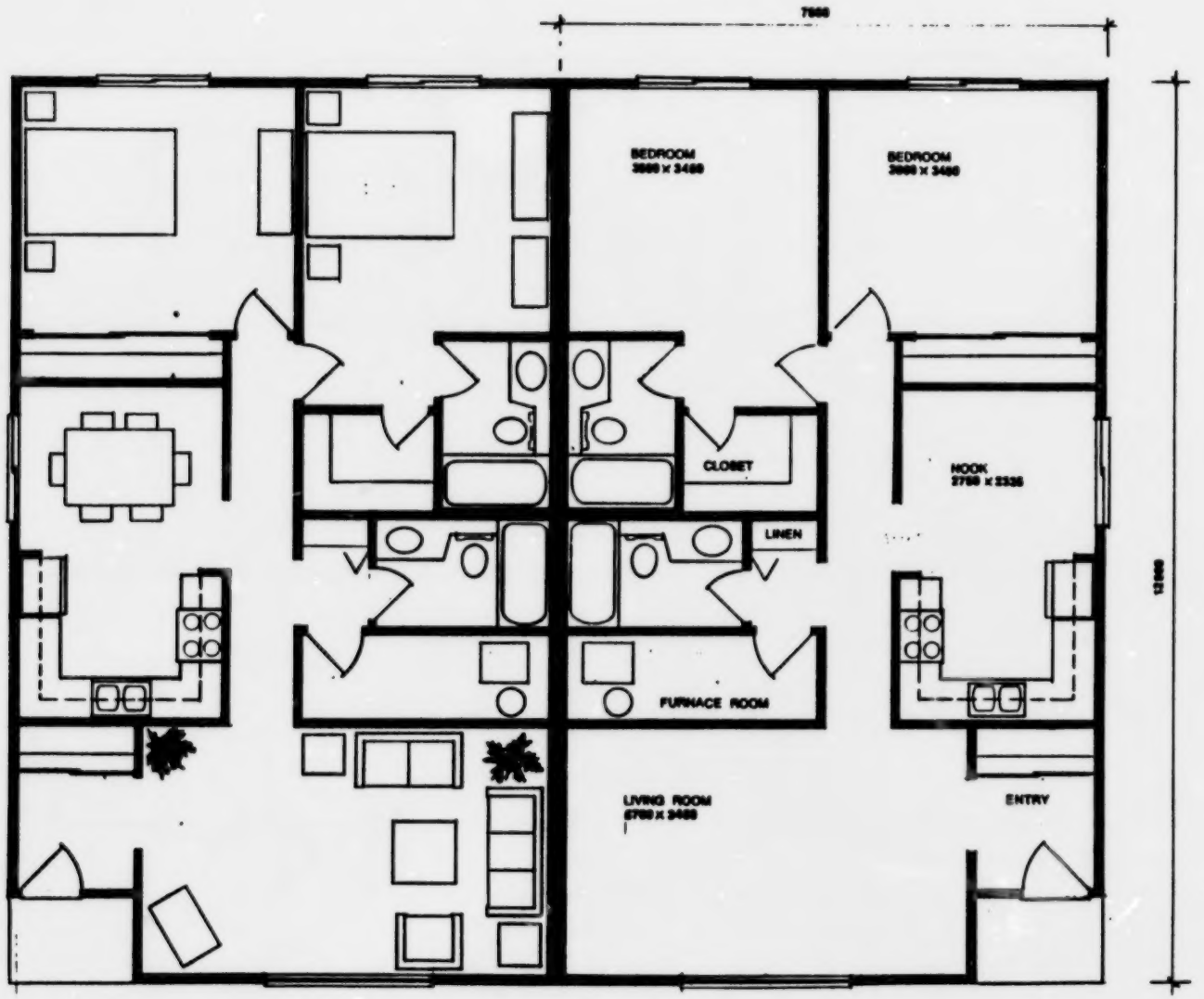
UNIT B 72.86 sq.m.

nu-west



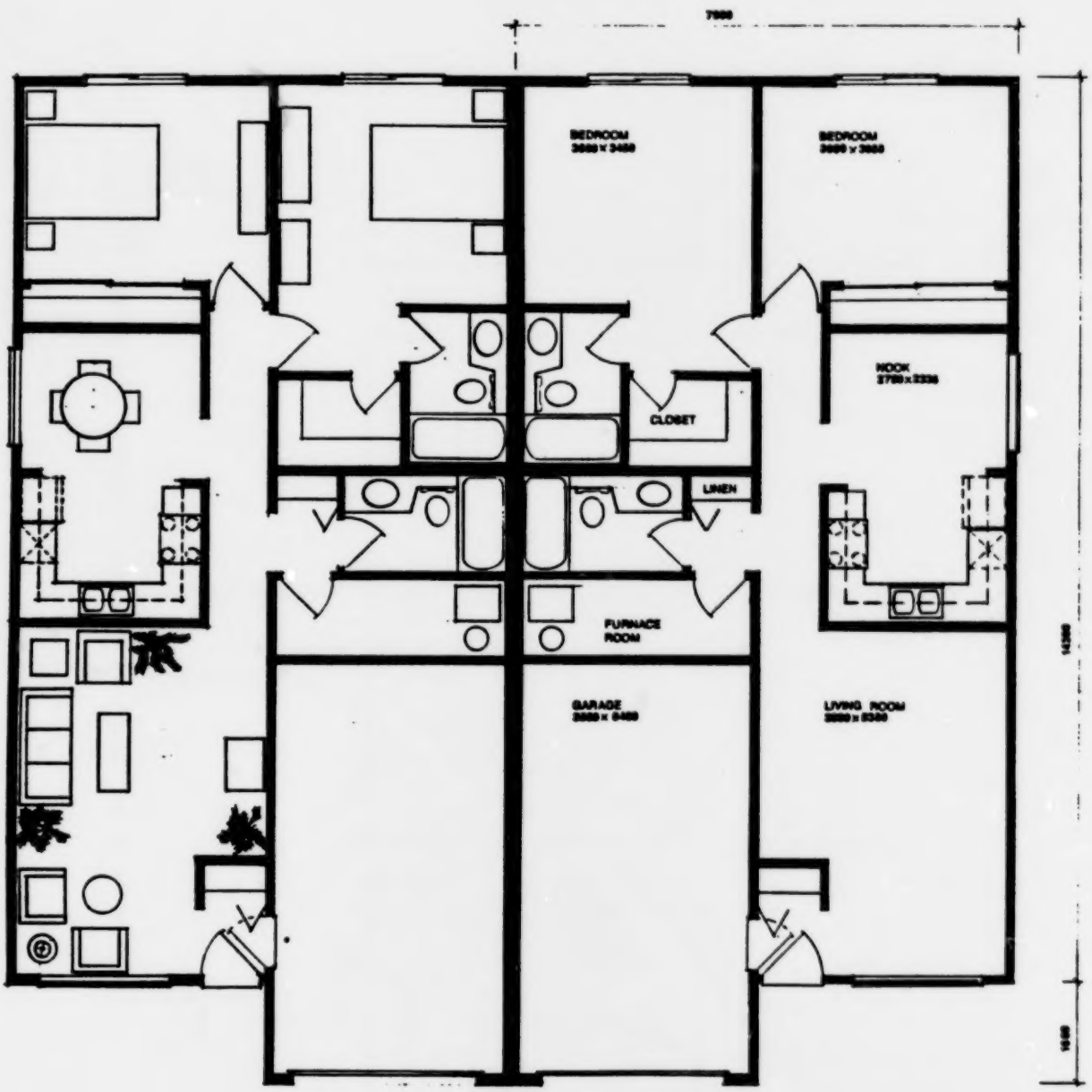
UNIT D 70.94 sq.m.

nu·west



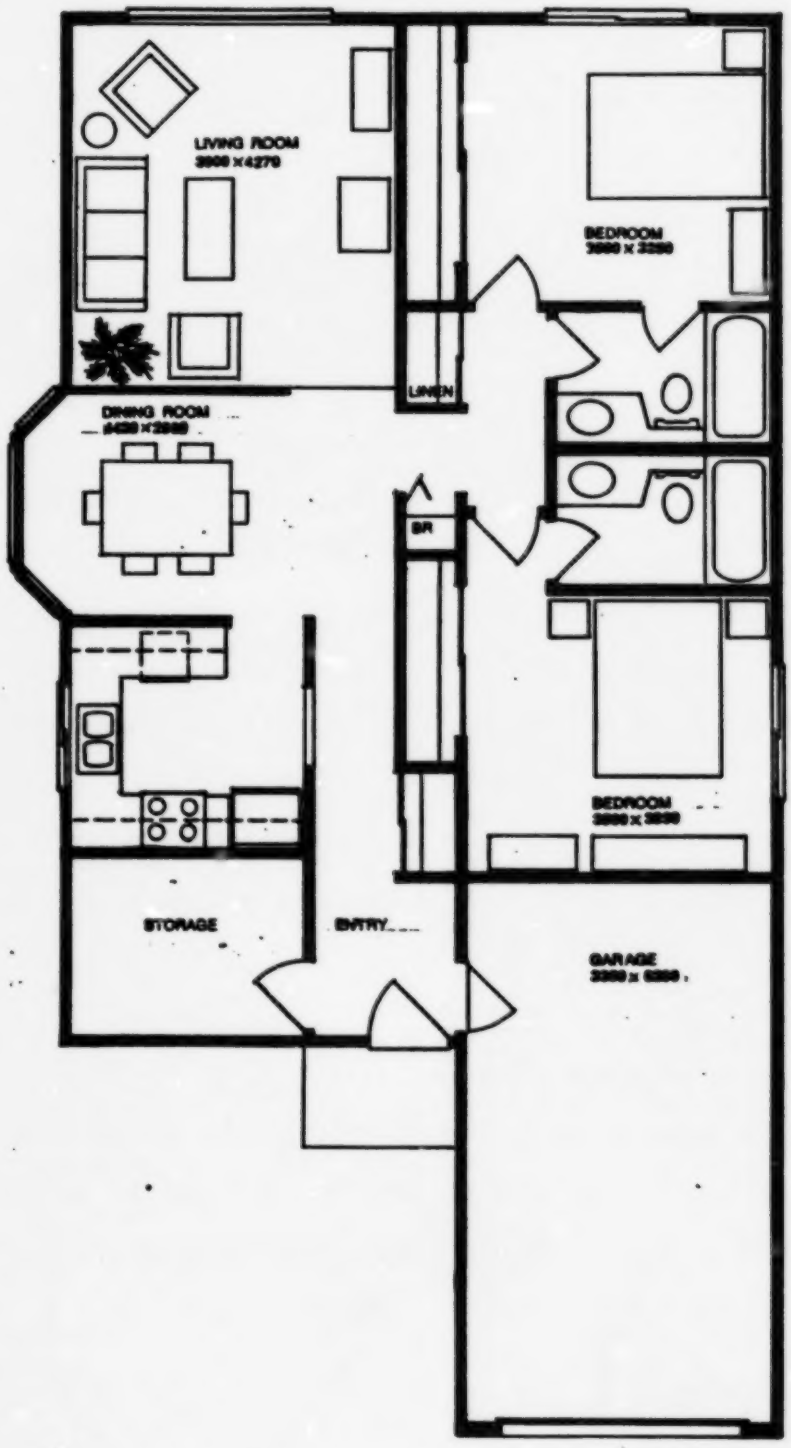
UNIT E 97.68 sq.m.

nu-west



UNIT F 91.76sq.m.

nu-west



UNIT G 95.45 sq.m.

nu-west

this problem initially will avoid unnecessary problems due to loss of mobility. Furthermore, this type of design provides a significant benefit easily recognized by seniors.

All the ground level floor plans can be constructed as single detached, semi detached and row house units. However, the results of the survey research suggests emphasis on single detached units should be considered. The majority of prospective buyers/renters will prefer single detached as this is the type of home they have lived in for years. For many the transition to a condominium form of ownership will provide enough change. As the questionnaire results clearly show, the purchase decision is between another single detached and an apartment condominium. Although the floor plans permit for other configurations, the market appears to be primarily between the apartment and single detached units.

E. Marketing Considerations

The marketing of a Senior Citizens Village offers a challenge to builders entering this market from a more traditional background. Although not intended to serve as a complete marketing plan, this section will provide the basic marketing information needed to develop a formal marketing program.

1. Product

The product has been discussed in terms of the type of units and features to include in a Senior Citizen Village. However, in the marketing of this concept the product being offered is more than the total number of features or the quality of construction. The Senior Citizen Village is a different lifestyle concept for seniors. The marketing of this type of project must emphasize it is a lifestyle being offered rather than simply another "senior citizen project". The benefits of convenient services, specially designed homes, security against crime and medical emergencies, and opportunities for recreation with peers are part of the product package. Furthermore, it is a community designed to help seniors continue independent living in a comfortable and enjoyable manner.

If a project is marketed, based on a narrow definition of the product it will be difficult to effectively market this concept. The product being offered is a complete package offering seniors companionship, security and a better way of living. Any one element of the package is available elsewhere. It is the completeness of the package in one community which constitutes the major marketing advantage of the Senior Citizen Village.

2. Price

For the ownership market, the pricing in the $70,000 to $79,999 range is what many survey respondents feel they can afford. However, as Table XIX indicates, there is considerable range between $60,000 to $100,000 in the pricing acceptable to this target group.

This clearly suggests the lowest price possible should not be the goal. Rather, unit pricing should provide as many services and features possible while keeping the prices in the $70,000 to $80,000 range. It is not a question of seniors being able to afford to pay these prices as they clearly can. To attract seniors, they must be convinced good value is being offered to justify selling their home. The pricing schedule adopted must ensure the asking price clearly reflects the value of the product offered particularly in comparison with existing alternatives.

3. Timing

The development timing of such a project is contingent on many factors such as availability of a suitable site, financing, zoning changes and financial capability of the builder. Each of these must be reviewed by the builder prior to initiating such a project. However, other considerations which may not be obvious are involved in the development of a Senior Citizens Village.

This market is effected by many of the economic forces affecting other markets. The success of the ownership portion of a project is contingent on a healthy resale market. This fact is obvious as most prospective purchasers will sell their present home to pay out in full the cost of one of these units. Currently neither the Calgary nor the Edmonton resale markets are exhibiting the strength required to proceed with this project. Neither the volume of business nor the price levels are likely to encourage seniors to sell their home. At the current time, the marketing of this type of project is not recommended until substantial improvement in the economy is evident and consequently the resale housing market improves. A more favorable time to start this project would be in two or three years.

The rental segment of this concept is similarly affected by current high vacancy rates and depressed rental rates. As is evident in the estimate of revenues expected at today's rents, the rental portion of the project is not viable under current market conditions. Vacancy rates must ease and rents increase to reflect a true economic rent before the rental portion could proceed. At this time this appears unlikely to occur before 1985 in either Calgary or Edmonton.

4. Promotion

Seniors, particularly those who are likely to be interested in this type of project are active in recreation, pursue volunteer work and social activities.

As well, a strong network of friendships and acquaintances exists among seniors. Furthermore, by virtue of their age and extensive experience in the marketplace, seniors are cautious consumers. These factors provide an opportunity to use this information in the marketing of the homes. Rather than relying on mass media advertising, a personal and direct approach should be used. Seniors will have to see the project and have the benefits clearly outlined before committing to a major purchase decision. Therefore, direct access to seniors through senior centres, bridge clubs and senior citizen organizations is preferred to extensive advertising. Word of mouth communication will spread the word more effectively than any advertising campaign. The advantages of this approach are:

1. Direct contact with seniors -- any questions or misunderstandings can be clarified.

2. Direct marketing costs are lowered.

3. One sale will generate further sales as friends of purchasers become interested in the project. Referral business is likely to be the single largest source of sales/rental for this type of project.

4. The feedback received can be used to make adjustments or modification to the project thereby eliminating major obstacles to the successful marketing of the community.

5. Market Potential

Ideally, an estimate of the number of units or projects that could be built in the province would be provided. However, this is not possible based on the survey results from one urban center. Instead, a discussion of the factors affecting the market potential is presented.

The greatest market potential lies in the two urban centers of Calgary and Edmonton. Nearly half of the senior citizen population reside in these metropolitan areas. Although centers like Lethbridge provide an opportunity, this high concentration of the seniors in the two major cities ensures an initial pool of nearly 80,000 seniors can be drawn upon. Furthermore, the condominium form of ownership proposed in the concept is most suitable for larger urban centers. Difficulty in marketing this form of tenure to traditional markets in smaller centers has been experienced. It is unlikely the even more traditional and conservative senior market would support this concept.

Another factor affecting the market potential is the size of the resale market for these units. Even if initial demand in smaller centers exists, there is considerable doubt the resale market for these units would be large enough to keep the units turning over. Even in the larger cities, the secondary market will provide a major constraint to the number of units that can be developed. Without a strong resale market for the units, the ownership aspect loses its appeal.

Market potential is also affected by the actions of the Provincial Government. If there is a major shift in policy to target the growing senior citizen middle class , increased competition for this group will be evident. Depending upon the form this competition takes will dictate the potential of this concept. A policy to provide financing for this type of innovative concept will enhance its viability. A shift towards publicly financed and constructed multi-level care facilities with some of the features proposed in this concept will restrict the market potential. Any builder proposing to develop this type of project should carefully scrutinize the policies and programs of all levels of government to ensure he understands the competition.

APPENDIX

Tables

TABLE I

SENIOR CITIZEN SURVEY

MARITAL STATUS

		Single	Married	Divorced	Widowed	Other	Total
Owner Market	- #	3	46	2	12	0	63
	- %	4.8%	73.0%	3.2%	19.0%	0.0%	51.2%
Renter Market	- #	6	21	2	19	1	49
	- %	12.2%	42.9%	4.1%	38.8%	2.0%	39.8%
Non-Market	- #	4	1	0	5	1	11
	- %	36.4%	9.1%	0.0%	45.5%	9.1%	8.9%
TOTAL	- #	13	68	4	36	2	123
	- %	10.6%	55.3%	3.3%	29.3%	1.6%	100.00%

TABLE II

SENIOR CITIZEN SURVEY

PRESENT ACCOMMODATION ARRANGEMENT

		Live Alone	Two	Three	Four	Total
Owner Market	- #	17	41	3	2	63
	- %	27.0%	65.1%	4.8%	3.2%	50.8%
Renter Market	- #	28	21	1	0	50
	- %	56.0%	42.0%	2.0%	0.0%	40.3%
Non-Market	- #	10	1	0	0	11
	- %	90.9%	9.1%	0.0%	0.0%	8.9%
TOTAL	- #	55	63	4	2	124
	- %	44.4%	50.8%	3.2%	1.6%	100.0%

TABLE III

SENIOR CITIZEN SURVEY

INCOME

	Up to 5,000	5,000 to 9,999	10,000 to 14,999	15,000 to 19,999	20,000 to 29,999	30,000 to 39,999	40,000 and over	Total
Owner Market								
- #	2	7	18	10	13	5	5	60
- %	3.3%	11.7%	30.0%	16.7%	21.7%	8.3%	8.3%	50.8%
Renter Market								
- #	4	20	9	8	4	2	0	47
- %	8.5%	42.6%	19.1%	17.0%	8.5%	4.3%	0.0%	39.8%
Non-Market								
- #	1	4	4	1	1	0	0	11
- %	9.1%	36.4%	36.4%	9.1%	9.1%	0.0%	0.0%	9.3%
TOTAL								
- #	7	31	31	19	18	7	5	118
- %	5.9%	26.3%	26.3%	16.1%	15.3%	5.9%	4.2%	100.0%

TABLE IV

SENIOR CITIZEN SURVEY

AGE OF PRESENT HOME

		2 - 5 Years	6 - 10 Years	11 - 20 Years	Over 20 Years	Unknown	Total
Owner Market	- #	1	2	11	48	1	63
	- %	1.6%	3.2%	17.5%	76.2%	1.6%	70.8%
Renter Market	- #	0	3	1	17	0	21
	- %	0.0%	14.3%	4.8%	81.0%	0.0%	23.6%
Non-Market	- #	0	0	0	5	0	5
	- %	0.0%	0.0%	0.0%	100.0%	0.0%	5.6%
TOTAL	- #	1	5	12	70	1	89
	- %	1.1%	5.6%	13.5%	78.7%	1.1%	100.00%

TABLE V

SENIOR CITIZEN SURVEY

RESPONDENT'S AGE

	60 - 64 Years	65 - 69 Years	Over Years	Total
Owner Market				
- #	10	29	18	57
- %	17.5%	50.9%	31.6%	52.3%
Renter Market				
- #	2	25	15	42
- %	4.8%	59.5%	35.7%	38.5%
Non-Market				
- #	1	3	6	10
- %	10.0%	30.0%	60.0%	9.2%
TOTAL				
- #	13	57	39	109
- %	11.9%	52.3%	35.8%	100.0%

TABLE VI

SENIOR CITIZEN SURVEY

SIZE OF PRESENT HOME

	Less 800 sq.ft.	800 to 899	900 to 999	1000 to 1099	1100 to 1299	1300 to 1499	1500 and over	Unknown	Total
Owner Market									
- #	4	3	8	12	19	9	6	2	63
- %	6.3%	4.8%	12.7%	19.0%	30.2%	14.3%	9.5%	3.2%	70.8%
Renter Market									
- #	2	0	6	6	4	2	1	0	21
- %	9.5%	0.0%	28.6%	28.6%	19.0%	9.5%	4.8%	0.0%	23.6%
Non-Market									
- #	2	0	0	1	1	0	0	1	5
- %	40.0%	0.0%	0.0%	20.0%	20.0%	0.0%	0.0%	20.0%	5.6%
TOTAL									
- #	8	3	14	19	24	11	7	3	89
- %	9.0%	3.4%	15.7%	21.3%	27.0%	12.4%	7.9%	3.4%	100.0%

TABLE VII

SENIOR CITIZEN SURVEY

ACCOMMODATION PREFERENCE

	Larger Home	Smaller Home	Duplex	Row	Apartment Condo	Don't Know	Total
Owner Market							
- #	11	26	1	4	14	5	61
- %	18.0%	42.6%	1.6%	6.6%	23.0%	8.2%	82.4%
Renter Market							
- #	3	1	0	0	3	3	10
- %	30.0%	10.0%	0.0%	0.0%	30.0%	30.0%	13.5%
Non-Market							
- #	2	1	0	0	0	0	3
- %	66.7%	33.3%	0.0%	0.0%	0.0%	0.0%	4.1%
TOTAL							
- #	16	28	1	4	17	8	74
- %	21.6%	37.8%	1.4%	5.4%	23.0%	10.8%	100.0%

TABLE VIII

SENIOR CITIZEN SURVEY

BEDROOMS WANTED

	Bachelor Suite	One Bedroom	Bedroom & Den	Two Bedroom	Three or More	Total
Owner Market						
- #	0	4	10	44	5	63
- %	0.0%	6.3%	15.9%	69.8%	7.9%	51.2%
Renter Market						
- #	1	17	14	17	0	49
- %	2.0%	34.7%	28.6%	34.7%	0.0%	39.8%
Non-Market						
- #	1	5	4	1	0	11
- %	9.1%	45.5%	36.4%	9.1%	0.0%	8.9%
TOTAL						
- #	2	26	28	62	5	123
- %	1.6%	21.1%	22.8%	50.4%	4.1%	100.0%

TABLE IX

SENIOR CITIZEN SURVEY

PROJECT SIZE

	Under 100	100 to 199	200 to 299	300 to 399	500 or More	Don't Know	Total
Owner Market							
- #	21	15	8	1	3	13	61
- %	34.4%	24.6%	13.1%	1.6%	4.9%	21.3%	51.7%
Renter Market							
- #	11	10	5	5	4	12	47
- %	23.4%	21.3%	10.6%	10.6%	8.5%	25.5%	39.8%
Non-Market							
- #	1	1	0	0	0	8	10
- %	10.0%	10.0%	0.0%	0.0%	0.0%	80.0%	8.5%
TOTAL							
- #	33	26	13	6	7	33	118
- %	28.0%	22.0%	11.0%	5.1%	5.9%	28.0%	100.0%

TABLE X

SENIOR CITIZEN SURVEY

YEARS IN HOME

	Less than One	One to Three	Four to Five	Six to Ten	More than Ten	Total
Owner Market						
- #	0	4	2	5	52	63
- %	0.0%	6.3%	3.2%	7.9%	82.5%	50.8%
Renter Market						
- #	3	9	5	12	21	50
- %	6.0%	18.0%	10.0%	24.0%	42.0%	40.3%
Non-Market						
- #	0	1	1	3	6	11
- %	0.0%	9.1%	9.1%	27.3%	54.5%	8.9%
TOTAL						
- #	3	14	8	20	79	124
- %	2.4%	11/3%	6.5%	16.1%	63.7%	100.0%

TABLE XI

SENIOR CITIZEN SURVEY

CONSIDER MOVING

	Would Consider	Uncertain	Would Not Consider	Don't Know	Total
Owner Market					
- #	25	36	0	0	61
- %	41.0%	59.0%	0.0%	0.0%	50.8%
Renter Market					
- #	30	18	0	0	48
- %	62.5%	37.5%	0.0%	0.0%	40.0%
Non-Market					
- #	0	0	8	3	11
- %	0.0%	0.0%	72.7%	27.3%	9.2%
TOTAL					
- #	55	54	8	3	120
- %	45.8%	45.0%	6.7%	2.5%	100.0%

TABLE XII

SENIOR CITIZEN SURVEY

TENURE WANTED

	Owned	Rented	Mixed	No Preference	Total
Owner Market					
- #	32	1	30	0	63
- %	50.8%	1.6%	47.6%	0.0%	51.2%
Renter Market					
- #	3	19	25	2	49
- %	6.1%	38.8%	51.0%	4.1%	49.8%
Non-Market					
- #	1	5	3	2	11
- %	9.1%	45.5%	27.3%	18.2%	8.9%
TOTAL					
- #	36	25	58	4	123
- %	29.3%	20.3%	47.2%	3.3%	100.0%

TABLE XIII

SENIOR CITIZEN SURVEY

CALL BUTTONS

	Very Important	Somewhat Important	Not of Importance	Total
Owner Market				
- #	38	18	3	59
- %	64.4%	30.5%	5.1%	50.4%
Renter Market				
- #	36	12	0	48
- %	75.0%	25.0%	0.0%	41.0%
Non-Market				
- #	8	1	1	10
- %	80.0%	10.0%	10.0%	8.5%
TOTAL				
- #	82	31	4	117
- %	70.1%	26.5%	3.4%	100.0%

TABLE XIV

SENIOR CITIZEN SURVEY

OUTDOOR LIGHTING

	Very Important	Somewhat Important	Total
Owner Market			
- #	54	7	61
- %	88.5%	11.5%	51.3%
Renter Market			
- #	44	4	48
- %	91.7%	8.3%	40.3%
Non-Market			
- #	9	1	10
- %	90.0%	10.0%	8.4%
TOTAL			
- #	107	12	119
- %	89.9%	10.1%	100.0%

TABLE XV

SENIOR CITIZEN SURVEY

SECURITY FENCE

	Very Important	Somewhat Important	Not at all Important	Don't Want	Total
Owner Market					
- #	18	25	10	3	56
- %	32.1%	44.6%	17.9%	5.4%	53.8%
Renter Market					
- #	15	13	9	3	40
- %	37.5%	32.5%	22.5%	7.5%	38.5%
Non-Market					
- #	1	2	4	1	8
- %	12.5%	25.0%	50.0%	12.5%	7.7%
TOTAL					
- #	34	40	23	7	104
- %	32.7%	38.5%	22.1%	6.7%	100.0%

TABLE XVI

SENIOR CITIZEN SURVEY

SECURITY PATROL

	Very Important	Somewhat Important	Not at all Important	Don't Want	Total
Owner Market					
- #	11	30	10	1	52
- %	21.2%	57.7%	19.2%	1.9%	51.5%
Renter Market					
- #	11	20	6	3	40
- %	27.5%	50.0%	15.0%	7.5%	39.6%
Non-Market					
- #	5	0	2	2	9
- %	55.6%	0.0%	22.2%	22.2%	8.9%
TOTAL					
- #	27	50	18	6	101
- %	26.7%	49.5%	17.8%	5.9%	100.0%

TABLE XVII

SENIOR CITIZEN SURVEY

RESIDENT MANAGER

	Very Important	Somewhat Important	Not at all Important	Don't Want	Total
Owner Market					
- #	23	24	8	2	57
- %	40.4%	42.1%	14.0%	3.5%	51.4%
Renter Market					
- #	28	12	4	1	45
- %	62.2%	26.7%	8.9%	2.2%	40.5%
Non-Market					
- #	7	0	1	1	9
- %	77.8%	0.0%	11.1%	11.1%	8.1%
TOTAL					
- #	58	36	13	4	111
- %	52.3%	32.4%	11.7%	3.6%	100.0%

TABLE XVIII

SENIOR CITIZEN SURVEY

RESIDENT NURSE

	Very Important	Somewhat Important	Not at all Important	Don't Want	Total
Owner Market					
- #	19	24	12	2	57
- %	33.3%	42.1%	21.1%	3.5%	53.3%
Renter Market					
- #	10	20	11	1	42
- %	23.8%	47.6%	26.2%	2.4%	39.3%
Non-Market					
- #	4	1	1	2	8
- %	50.0%	12.5%	12.5%	25.0%	7.5%
TOTAL					
- #	33	45	24	5	107
- %	30.8%	42.1%	22.4%	4.7%	100.0%

TABLE XIX

SENIOR CITIZEN SURVEY

PRICE

	Up to 40,000	40,000 to 49,999	50,000 to 59,999	60,000 to 69,999	70,000 to 79,999	80,000 to 99,999	100,000 to 119,000	Greater than 120,000	Prefer to Rent	Total
Owner Market										
- #	3	5	6	10	17	13	1	3	0	58
- %	5.2%	8.6%	10.3%	17.2%	29.3%	22.4%	1.7%	5.2%	0.0%	48.7%
Renter Market										
- #	0	0	0	0	0	0	0	0	50	50
- %	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	42.0%
Non-Market										
- #	0	0	0	0	0	0	0	0	11	11
- %	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	9.2%
TOTAL										
- #	3	5	6	10	17	13	1	3	61	119
- %	2.5%	4.2%	5.0%	8.4%	14.3%	10.9%	0.8%	2.5%	51.3%	100.0%

SENIOR CITIZEN VILLAGE CONCEPT

VOLUME II

Background Report

September 1983

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SECTION I

ISSUES AND TRENDS IN SENIOR CITIZEN HOUSING

A. CURRENT ISSUES

In reviewing the literature, studies and interviews with experts, a number of recurring themes or issues emerge. These themes can be summarized as follows:

1. Choice

Although there are variations of similar housing forms, many observers of the elderly housing situation suggest there currently is very limited housing choice for senior citizens. In most parts of Canada choice is limited to:

- remaining in an existing home
- moving to government or non-profit sponsored self-contained rental apartments
- open market rental accommodation
- lodge or hostel facilities
- personal care/nursing homes.

Multi-level care facilities are also available in some centers (Vancouver, Penticton, Calgary, Toronto) though many of these facilities tend to be care-oriented rather than housing-oriented (see Woods Gordon Multi-Level Care Study*).

*Multi-level care facilities are defined as unified developments in which two or more levels of care are provided -- independent living, lodge and nursing home. In the U.S. the combination of all three levels of care are termed 'life care' or 'continuing care' facilities.

2. Independence

Many of the experts interviewed and several of the literature references indicated maintaining an independent household and feeling secure in their home are two important considerations for the elderly. Increasingly the elderly are being encouraged to remain in the own home. Meals on wheels, home care and other social service programs have allowed many of the elderly to remain in their familiar environment much longer than previously possible.

The shortcomings of this fragmented approach are obvious. Many of the programs are inadequately funded to provide the level of care required. As well, the dispersed nature of the senior citizen population increases the costs of these services and reduces their overall efficiency. This becomes a serious problem for many of the elderly living in their home -- either single detached or apartment, particularily in the preparation of meals. Meal preparation is cited as one of the most significant problems facing the elderly. As well the need for medical attention can create problems for the elderly*.

*The probability of requiring medical attention is much higher for persons over 65. American statistics indicate the elderly have a one out of seven chance of needing short term medical care and one out of 25 chance of needing long term care. The elderly also make more use of doctors and suffer more disabilities than the population as a whole.

These problems have spawned a variety of similar housing approaches to solve them (lodges in Alberta, enriched housing or congregate housing in the U.S. and sheltered housing in Great Britain). The common element of these approaches is the provision of all or some of the meals in a central location and having a staff member available to call upon in case of emergency. The actual form of the project can vary from self-contained apartment units with a central dining room to hostel or hotel like rooms. They can also vary in the degree of institutionalization that occurs. The tendency, however, is to become more institutionalized as greater efficiency is sought.

3. Security

The need for security is the other important factor in the provision of housing for the elderly. Security has two main parts -- security against personal harm and the need to be able to obtain assistance in an emergency. The former is a real concern to many seniors as they frequently are concentrated in older areas many of which are undergoing rapid change. The concern over the possibility of becoming a victim of crime was cited as one significant reason for the vacancy problem faced by many downtown Calgary senior citizen highrises (Calgary Housing Authority).

The other aspect of security relates to the pyschological fear the elderly have of not having someone to call upon for emergency assistance, particularly elderly persons living alone. The knowledge someone is close at hand in case of emergency when the

need for medical care arises is a source of comfort and provides a real sense of security for the elderly. This requirement of the elderly has been a major feature of multi-level care facilities and sheltered housing projects. Staff members are available to assist in the event of an emergency and even help in some of the daily personal care needs of the elderly. The level of care varies greatly as does the training and qualifications of the staff members. The range of qualifications varies from staff members who act as co-ordinators or administrators with no special educational or medical background (eg. lodges, congregate housing) to fully qualified medical nurses able to provide extensive medical assistance. No consensus exists among the experts which level of care is best.

Opinions also vary as to what level of care should be provided to the elderly in these projects and what qualifications of the staff are required. Some professionals argue congregate or lodge type facilities do not require specially trained staff as this only serves to decrease the independence of the elderly residents. Others argue staff members should be specially qualified to help the elderly as this provides the sense of security many of the elderly require. Although there is merit in each side of this debate, it appears the level of care provided should relate to the specific orientation of each individual project. In the more housing oriented, a lower level of care is adequate whereas medical oriented projects require specially trained staff members. This seems to be adequate as explained by some of the projects reviewed and the interviews held with seniors.

4. Multi-Level Care Facilities (MLC)

The development of multi-level care facilities as a housing alternative for the elderly has generated considerable interest and controversy among professionals, governments and the elderly themselves. The multi-level care concept involves the provision of two or more levels of housing and/or care (self-contained units, lodge facilities, personal care, nursing home or extended care) in one building or on one site. The proponents of this concept argue it provides many advantages to the elderly not available in single purpose facilities. Although as many as five to seven objectives or advantages of the multi-level care concept have been identified (Guttman, Woods Gordon), there appears to be four salient points which can be outlined as follows:

1. Economic efficiency of developing and operating one facility which can serve the needs of all residents. With single purpose facilities many of the same services (e.g. food, administration, recreation) are being duplicated creating an inefficient use of resources.

2. Multi-level care facilities can provide interaction between residents of various capabilities helping to stimulate and encourage the less able. It is felt such interaction will encourage the less able to remain more independent than they might otherwise be.

3. These facilities can minimize the stress and disruption caused by the need to relocate to a higher level of care. Such stress is known to negatively affect many of the elderly particularly when spouses are separated. MLC facilities provide a continuum of care minimizing this disruption and permit spouses to remain in close proximity to each other.

4. The continuum of care also provides the opportunity for temporary higher levels of care to be available to residents. As individuals grow older the need for temporary, short term care increases. MLC facilities permit residents to receive this care within the confines of the project, eliminating the disruption created by a move to a personal care or nursing home.

The opponents of MLC facilities argue the concept has some serious negative side effects which can outweigh the benefits. Briefly summarized these include:

1. The interaction between the more and less able residents undermines the well being of the more able. It is speculated they become more dependent rather than encouraging more independence among the less able.

2. The various levels of service make the residents more dependent than they otherwise would be, particularly the more able. The ease of obtaining all the services destroys the independent nature of the elderly.

3. The residents become isolated from the rest of the community as all their needs can be satisfied on site. The lack of interaction with the wider community is felt to be a negative effect.

The development of MLC facilities in Canada remains in the infancy stage. Although there are facilities across Canada, the Woods Gordon Study indicates most are strongly care-oriented with the higher levels of care receiving the most attention (lodges, personal care, nursing and extended care). A leisure and housing orientation is currently lacking in the MLC facilities examined.

The Senior Citizen Village Concept as currently proposed would be primarily interested in providing a housing and leisure facility. With this type of orientation it would be possible to benefit from the advantages offered by multi-level care housing while minimizing the negative aspects. Specifically, the Senior Citizens Village would encourage the elderly to maintain an independent lifestyle due to the emphasis on providing housing rather than care. At the same time, however, as the needs of the residents change, the facilities would provide a continuum of care eliminating the need to be relocated and permitting spousal relationships to be maintained.

Some of the less positive aspects of multi-level care facilities would be avoided as the village would focus on the able. The group of elderly requiring higher levels of care would represent a

minority of residents, and in the long term, many of whom will have been previously living in the Village. Associations and friendships would already exist for those individuals. For all individuals, the non-institutional housing orientation would discourage the loss of independence of the able resident.

Respecting the frequent contention such projects create elderly 'ghettos', isolating the elderly from the broader community, there is considerable evidence many elderly persons desire to live in an environment where the age of the residents are similar. A Winnipeg study of elderly residents indicated nearly half of the respondents thought it important to live amongst people of their own age (University of Winnipeg, 1976). Another study in Toronto indicated 47% of the senior citizen respondents did not want to live in an age mixed community (Andreae, University of Toronto 1978). An American study also supported this view with the majority of respondents indicating they preferred to live in a community separated from young children (AIA Journal 1974).

Such findings suggest, if given a choice, many of the elderly prefer to live in a community of similar age structure. By its very nature, the Senior Citizen Village would provide the freedom of choice not currently available to the elderly. Furthermore, the Village would not isolate the elderly but rather provide the security and type of environment they want to make their lives more comfortable. Although many conveniences can be integrated

into the concept, residents would use general community facilities (e.g. library, public transportation, major shopping facilities, golf courses, etc.) as would any other group of residents of a housing complex. And there is no reason to suspect the residents of the surrounding community would not be encouraged to use the recreation centre as a Senior Citizen's Drop-In Centre. With good planning, the negative aspects can be minimized or eliminated altogether.

5. Location of Senior Citizen Housing

There is widespread recognition that housing targeted for senior citizens should be provided in neighborhoods where seniors are concentrated in the heaviest numbers. In the past, this has been in the inner core or fringe core areas of urban centers. This created a false impression that housing for seniors had to be located close to the inner core rather than in suburban locations. Recent findings now suggest site location based on the inner core vs. suburban criteria is irrelevant to most seniors (University of Winnipeg 1976; University of Toronto 1978). More important factors include access to public transportation, availability of easily accessible shopping, recreation and service facilities and proximity to friends and relatives. Some of the professionals interviewed indicated that even location in the actual neighborhood is less important than locating the housing project in an area of the city perceived to be close to the neighborhood.

This finding was reinforced by the interviews held with seniors. Provided the important criteria outlined can be met, location itself is not a determining factor in the success of senior projects. Suburban locations can be considered in the development of senior villages. Many of the seniors interviewed felt it would not create an obstacle to the acceptance of the concept. Locating these communities in a suburban area has several advantages, both social and economic.

(1) Site costs will be lower than possible for land acquisition closer to the city core. This will permit more affordable housing to be provided.

(2) Residents will be in an environment with less fear of crime. As inner core projects are often located in higher crime areas, a suburban location would be preferable.

(3) Greater housing type choices will be possible in suburban locations. The high land costs and density requirements of core development dictate high-rise accommodation be constructed for senior citizens, despite the fact this is the least preferred housing form amongst the elderly (University of Winnipeg 1976). Alternate and more widely preferred housing types are possible in the suburban location (single detached, townhouse or walk-up apartments). These factors make the Senior Citizen Village Concept even more viable as an alternate housing choice for Alberta's elderly.

B. THE CANADIAN SCENE

A review of the current housing trends across the country is provided to help assess the viability of the concept based on numerous telephone conversations with various government officials in other provinces and publications reviewing housing programs currently available. This review is intended to highlight the current housing situation rather than document all alternatives.

1. British Columbia

The main sources of senior citizens housing in British Columbia are the provincial government and non-profit organizations (churches, ethnic or service clubs) providing subsidized or low rental self-contained apartments. The province also operates board-residence facilities (similar to Alberta's lodge system) for ambulatory seniors interested in room and board accommodation. Although medical care services are not provided, some facilities do provide personal care service.

There are also several financial assistance programs designed to help the seniors remain in their own home. These programs include:

- B.C. Renter's Tax Credit for low income senior renters.

- Shelter Aid For Elderly Renters (SAFER) provides direct cash assistance for eligible seniors paying more than 30% of their income for rent.

- Free or Low Cost Home Repairs and Maintenance Program to provide inexpensive home maintenance and minor repairs for seniors living independently but requiring assistance in keeping up their home.

- Federal programs such as Home Insulation and Residential Rehabilitation Assistance Programs.

- Homemaker Services to assist in routine housekeeping, laundry, shopping, etc.

In Whiterock there is a homesharing program designed to introduce unrelated individuals to share a home on a trial basis. Homesharing is a developing alternative in the U.S. but is relatively uncommon in Canada.

In the area of multi-level care, at least three large scale projects (Seton Villa, Burnaby; Haro Park, Vancouver; Penticton Retirement Complex, Penticton) were discovered as examples of this type of facility. Others may exist but were not mentioned by the individuals or revealed in the literature.

2. Saskatchewan

Most of the housing for Saskatchewan's senior citizens is provided by the local municipal housing authorities or non-profit groups. The emphasis is on self-contained units. The province has encouraged local municipalities and groups to become involved in providing housing for seniors believing they can better meet the local needs.

Special care homes have also been developed to provide different levels of care for seniors. Saskatchewan Housing Corporation provides assistance to groups developing co-operative ownership projects, however, little detailed information is available on the acceptance of this idea.

Various financial programs for both renters and homeowners are available including school tax rebates, mortgage interest rebates and renter's tax rebates.

Multi-level care does not apparently play a major role in senior citizen housing in Saskatchewan as no project was uncovered.

3. Manitoba

As in most provinces examined public and non-profit housing programs provide the bulk of senior citizen housing in Manitoba. Most projects are managed by local housing authorities or the sponsoring non-profit group and are of self-contained apartment housing type. For the less able, Manitoba has developed Personal Care Homes providing several levels of care in one facility (e.g. lodge to extended care).

Unlike many of the provinces, Manitoba also has spawned a private sector profit approach referred to as "Guest Homes". These facilities are lodge/hostel type accommodation operated by private licensed individuals. This approach is not extensively found

within the province. As well, past questionable performance of these facilities required licensing to be imposed. They provide similar services of public or non-profit lodges but with a profit objective.

Financial programs such as SAFER and Homeowner Tax Assistance are available.

The Woods Gordon Study on Multi-level Care indicates between 10 - 15 MLC facilities exist or are planned for Manitoba.

4. Ontario

The provincial government has moved away from directly building and operating senior citizen housing programs to assisting non-profit groups and local housing authorities to develop new projects with the help of CMHC. The emphasis has been to provide subsidized self-contained rental units or co-operative housing units. For example the Metro Toronto Housing Company controls approximately 15,000 subsidized apartment units for the elderly.

As well, it operates lodge type facilities which offer meal preparation.

Nursing homes in the province are primarily privately run while homes for seniors are operated by non-profit groups. The latter offer a wider range of care and attempt to become focal points for the elderly in the broader community.

The City of Toronto offers a number of housing alternatives for the elderly requiring supervision. Included in these are private homes in which seniors share the homes of unrelated families, group homes which provide accommodation and supervision for a small group of seniors and satellite homes with private or shared accommodation in a supervised environment.

Ontario has the fewest MLC facilities despite its large population size. There are few indications this situation will change significantly in the near future.

5. Quebec

Difficulties were encountered in obtaining information on the Quebec situation. Dated information indicates inadequate attention has been paid to the low cost subsidized housing units. The comment made by one expert indicated private sector activity in senior housing was higher in Quebec than other provinces. However detailed information was not available though it seems likely much of this would be hostel type accommodation.

6. Maritime Provinces

The emphasis in the Maritime provinces has been primarily in providing accommodation in Homes for the Aged — supervised facilities with various levels of care available. As well, some provinces (e.g. Nova Scotia) operate financial assistance programs to assist current homeowners to keep their home in good repair.

C. THE AMERICAN SCENE

The American trends for housing the elderly are attempting to address similar issues as found in Canada — providing housing for the low income elderly, increasing the independence of the elderly, providing more levels of care within individual facilities. Although not intended to serve as an exhaustive review of the American situation, the following will provide a guide to some current trends:

1. Shared Housing/Cluster Housing/Small Group Housing

Although they vary slightly in sizes, all three of these housing forms share a common element — unrelated senior citizens sharing a home. This form of housing is found in many of the larger American urban areas (e.g. Baltimore, Philadelphia, Los Angeles). The concept was developed to find an affordable alternative to avoid institutionalization and permit the elderly to retain their independence longer.

Shared Housing is a concept based on two or three unrelated individuals sharing the home of one of the individuals. In this way shelter costs are reduced for each individual, independent lifestyles can be maintained though some privacy is lost, companionship is gained and assistance in emergencies is provided. The other two terms are variations of this

concept but simply increase the number of individuals sharing a home. In these situations, an existing older home in the community is purchased. It is then renovated to accommodate private bedrooms/bathrooms though the rest of the house is shared. In reality this is simply the return of the old style boarding house.

2. Congregate Housing

Defined as "age-segregated housing built specifically for the elderly which provides, at the very least, an on-site meal program". (HUD, p.1), congregate housing is the intermediate stop between independent self-contained housing and institutionalization. Congregate housing is found in all parts of the U.S. though the range of services varies. The most common service is meal preparation for the residents. Many of these facilities also offer limited personal care, health clinics, emergency assistance and recreation activities. In reality these facilities are very similar to the lodges found in Alberta. In principle, they are an attempt to permit the elderly to maintain their sense of independence while providing assistance in the areas most frequently required.

As in Alberta's lodge program, congregate housing appears to attract older female residents. By virtue of this fact, they are also likely to increasingly require additional personal care and medical facilities to be added. Without these additional services, it is necessary to relocate residents to facilities with higher levels of care.

3. Life Care/Continuing Care Communities

Life Care/Continuing Care are expressions found in the U.S. to describe multi-level care facilities operated largely by non-profit groups. They are found in all parts of the U.S. and range in size from a few hundred to several thousand residents. These facilities are based on the principle that the elderly should be able to live out the rest of their lives with the level of care they require without the need of relocating to another facility. Many of these facilities attempt to remove the sense of institutionalization by referring to their facilities as a campus.

The most common facilities found in a project include self-contained units, lodge facilities, nursing home/extended care facilities, and recreation and social facilities. Services available include meal preparation (even for those in self-contained units wanting it), housekeeping, security and frequently medical assistance. As an individual requires more care, he/she is moved into the next higher level of care opening up a vacancy in the lower level.

Life care projects vary in the form they take depending on where they are located. In the larger urban areas of the northeastern U.S. they frequently are high-rise towers with the various levels of care on different levels. In the mid-west and sunbelt areas, projects are more likely to be

composed of ground floor linked cottages and walk-up apartment units. They follow the typical housing preference found in the locality they are situated. Although these projects are sponsored by non-profit groups, they are not particularly designed for the poor. To qualify for a continuing care project, the prospect resident must provide an upfront lump sum payment in addition to making monthly payments. In the one specific project examined, the initial payment ranged from $25,000. to $78,000. (U.S.) and monthly payments ranged from $439. to $650. for the first person (see next section for more details). Although not necessarily typical of all life care projects, it does indicate residents must have substantial assets to live in these projects*.

A serious problem with life care facilities developed in the mid-1970's. The combination of high inflation and longer life expectancies combined to drive many poorly capitalized facilities into bankruptcy, leaving the residents without the care they presumed they had paid for. Since then facilities have included inflation adjustments in their charges. As well, a national trust fund has been established to protect residents should a facility fail.

*A known exception is the Independent Order of Foresters. They operate two life care facilities for indigent members. Any assets these individuals have are turned over to the I.O.F. and in return their needs are met until they die.

4. Retirement Communities

A growing trend in the U.S. is the development of retirement communities. Although the largest are found in the sunbelt states (e.g. Sun City, Arizona, has a population of nearly 50,000), they are appearing in all parts of the U.S. Commonly referred to as adult communities, these developments are usually targeted at much wider age group than simply those 65 and over. Commonly a minimum age of 45 or 50 is imposed (though not legally enforceable) with restrictions respecting children under 18 living at home.

A recreation or leisure orientation is common in these communities. In larger developments, golf courses and large recreation centres are developed for the residents. Even in smaller projects, recreation and hobby facilities are provided. This orientation forms the basis of the appeal of these communities. They offer individuals planning their retirement or already retired a secure, pleasant environment in which to live.

A variety of housing types from single detached to apartment units can be found in these communities. Ownership is a major appeal, with the single detached fee simple form appealing to the younger age groups. Condominium ownership is becoming increasingly popular due to its inherent advantages of low maintenance and high security.

The increasing number of retirement communities being developed in the U.S. reflects the growing recognition of the increasing market potential of the aging population. Increasingly even these retirement communities are segmenting the older population group according to tenure preference, housing type and financial capability. As a result, in the larger developments, different types of housing are being developed and marketed for different age/financial groups. This apparent trend is based on the recognition that the older age group has a diversity of needs and wants requiring different marketing approaches to be used.

D. EXPERIENCE OF PROJECTS SIMILAR TO SENIOR CITIZEN'S VILLAGE

Although no single project contained all the elements proposed in the Senior Citizen's Village, several projects were examined which provided some guide to assess the concept's feasibility. A few typical Canadian and American examples are provided. The Canadian experiences are based on the findings recorded in the literature or visited while the American examples are based on personal experience gained through a visit to the facilities.

1. Canadian Examples

a) Penticton and District Retirement Complex

This complex offers one of the best examples of a project

comparable to the concept being proposed. Being opened in 1974, it includes a 126 self-contained apartments on six floors, a two storey 100 bed intermediate care facility and a 9000 sq. ft. recreational/therapy/dining facility. The project was initiated by a local church group with capital funding being provided by CMHC, the B.C. provincial government, the local municipality and the church group. Operating funds are provided by charges and rents to residents/patients with operating deficits being absorbed by various government departments.

The project is in downtown Penticton, close to shopping and public transportation. The complex has its own van to provide transportation to the residents. It is used as a focal point for the senior citizens and used as a drop-in centre. Membership to the recreation facility is open to all local senior citizens.

The project is frequently cited as being one of the most successful MLC facilities in the country. This success has been attributed to the project's:

- acceptance by the community and the local senior population. Community volunteers play a major part in the facilities' success in operating services and programs. As well, the large number of non-resident

seniors using the facility has avoided the development of a negative image of the project.

- the emphasis on housing and recreation has downplayed the care aspect of the facility. Seniors are less apt to feel the project is a reminder of their aging process, instead view it as a facility which encourages them to remain active.

The success of this project reinforces the need for an age segregated multi-level housing development to focus on the housing and recreation aspect and encourage interaction with the broader community.

b) Baycrest Centre for Geriatric Care, Toronto

The Baycrest Centre is perhaps the largest MLC facility in Canada. It has five main components including:

- the Jewish Home for the Aged (376 residents)
- Baycrest Terrace (220 residents - living in self-contained apartments in an eleven storey building).
- Baycrest Day Care Service (300 members/week)
- The Joseph and Minnie Wagman Center (the social/culture/recreation facility - 1000 members)
- Baycrest Hospital (154 patients)

Even with a large residental component the major emphasis is clearly on providing a comprehensive and progressive health care delivery system to the elderly (taken from promotional literature).

In achieving this objective the Baycrest Centre has met with considerable success. However, the purpose in citing this facility lies not in outlining its success but identifying some concerns relevant to the proposed village concept.

The size and heavy emphasis on care for the elderly has created an institutionalized image of the facility. To avoid a similar image of the Senior Citizen Village being proposed, careful attention to the size of the project is required. As well, it is felt the housing and recreation components require special emphasis. Another image problem Baycrest has is the concern the facility has become an 'old people's ghetto' (Woods Gordon, P.134). Part of this image may be due to the ethnic character of the facility. However, its large size is felt to also contribute to this image of isolation. This problem exists even though several approaches to encourage community interaction and participation have been developed.

Size of the facility, the emphasis on care and problems in

co-ordination of programs and residents provide some guidance to the successful development of a senior citizen project. As mentioned previously the emphasis should be on the housing rather than the total continuum of care. As well, projects should avoid reaching a size where they physically or psychologically isolate the residents from the community. Privacy, not seclusion, should be the objective of this concept. Finally, sheer physical size may discourage residents developing a sense of community, an important objective of the concept.

c) Cascade Mobile Home Park, Calgary

This development is a 300 unit mobile home community which has recognized the market potential of the older segment of the population. Originally planned as an affordable family community in the early 1970's, this community has attracted an older market. The Manager of the project estimates over 75% of the residents are over 45. The owner of the comunity is now focusing his attention to this older market and intends to cater solely to this group.

The community is comprised of approximately 300 single and double wide mobile homes. The units are purchased by the residents while the site is leased (current estimate of

the unit values range between $20,000. - $50,000.) Monthly payments for each lot are in the $400. - $500. range.

The community has some of the characteristics of the concept proposed. It has only one access into the comunity with the perimeter completely fenced. There is a central recreation facility including a swimming pool, sauna, library, social room and exercise area. There also is a car wash for residents. An area to store recreational vehicles is also provided. The Resident Manager lives on site and is available on a twenty-four (24) hours basis.

Although located in a suburban community, little difficulty in attracting new residents has been encountered. Shopping is close as is public transportation. In discussions with the Resident Manager and some residents, it is clear this type of project is well received by the older population. They feel secure living in the community. It is quiet while residents are able to interact with people of their own age. A strong community pride has developed with residents helping each other as required.

In essence, this community offers many of the benefits expected to be realized from the village concept. Although it does not offer the variety of housing units nor the range of services, it demonstrates the demand for this type of concept exists and can be operated profitably.

2. American Examples

Several areas of the U.S. provide more examples of the trends developing. The Phoenix area was selected due to the high concentration of projects. The ownership issue in particular is addressed by many of the projects in this area. Although some caution must be exercised in using these examples to assess the Alberta situation, the facilities toured did provide some interesting insight as this concept might operate.

a) Friendship Village, Tempe, Arizona

Although not an example of an ownership project, this life care facility does provide some interesting parallels to the Village Concept proposed. Unlike the Canadian examples of MLC, Friendship Village is primarily housing-oriented. The project is composed of 215 self-contained apartment units in six low-rise buildings, 310 clustered single storey townhomes and a 120 bed nursing home facility. Included in the central facility is a dining room open to all residents, a health center with twenty-four hour nursing care available for all residents, swimming pool, beauty parlor/barber shop and recreation facilities. Services included are housekeeping, addition to monthly fees. For this financial commitment all the resident's needs are looked after by the facility. Clearly residents select this type of facility for the security and independence it can provide rather than any financial gain.

The facility provides considerable insight of the advantages the Village Concept offer and potential areas of concern.

1. Project Size - a project of this size creates problems in managing the facility, co-ordinating programs and creating the necessary community identity amongst residents. A smaller project size is viewed desirable for any village developed in Alberta.

2. Project Design - This project offers some strong project design features. The apartment/recreation/health facilities are inter-linked yet separate the able residents from the less able. The bungalow townhomes are available in one and two bedroom models both of which are well received. The overall project appearance lacks the institutional image, looking more like a regular condominium project.

   An area of concern is the long distance to the central facility for many residents. A more central site location is desirable. Also, the configuration of the apartment buildings makes it difficult for some residents to find their way around. Buildings should be arranged to make it simple for residents to find their way.

3. Project Management - This type of facility is centrally managed. With this type of management movement between levels of housing and dealing with vacancies is less of a problem. This suggests the proposed senior citizen villages will need to develop some mechanism for dealing

with vacancies as residents move into a higher level of accommodation or die. This requirement is important to provide an efficient overall management between the different types of tenure (condominium ownership, board residence and nursing home).

4. Pricing Structure - The initial lump sum entrance fee and regular monthly fees makes administration simpler. It also makes it easier for prospective residents to understand the costs and benefits. A potential difficulty with the Senior Citizens Village Concept is the mixed tenure forms and what each level of care will cost. To be workable, a pricing structure which is easily understood and clearly outlines the benefits will have to be developed.

2. Olivegrove Retirement Village, Phoenix, Arizona

Olivegrove Retirement Village provides two separate housing choices — condominium ownership and board-residence accommodation. The project is divided into two separate entities — a 100 unit building offering board-residence and an adjacent 110 unit three storey condominium building. Each is operated separately though condo residents can make use of the 'hotel' dining and recreation facilities and swimming pool. The condo residences can also obtain housekeeping services for an additional charge.

This project is located adjacent to a large park and a senior citizen's activity center. Shopping is within walking distance. A van is available to transport residents on a regular schedule or it can be booked by a group.

The retirement hotel as the board-residence is called, is operated on a lease basis. All services are included with the monthly charge which ranges from U.S. $825 (single occupancy, private room) to $1,475 (single occupancy, two room suite). This facility attracts an older resident than do the condominiums, however, all residents must be able to take care of themselves. No medical facilities are included in the project though twenty-four hour staffing is available in case of emergencies.

The condominium project has attracted primarily a younger age group. Prices for the units range from U.S. $39,900. for the smallest one bedroom (578 sq. ft.) to U.S. $70,000. for the two bedroom models (approx. 900 sq. ft.). The joint use of recreation facilities and the outdoor swimming pool eliminate the need for separate facilities. The use of the dining room and housekeeping services are felt to be a significant benefit to the condominium owners.

This two level type of project avoids some of the potential problem areas of a three level facility. Residents know from

the outset the costs and benefits associated with either facility. A resident moving from the condominium part to the retirement hotel looks after his/her own financial arrangement. The project management does not get involved. It is also appears this project attracts only the most able group of the elderly. The lack of on-site medical facilities ensures only the most able and independent elderly view this project as an option. The less able are inclined to select life care type facilities. Thus this project is able to adopt a strictly housing/leisure orientation as an alternative for the able independent elderly.

3. Sunland Village, Mesa, Arizona

Sunland Village is a larger, strictly housing adult community. Although not strictly a senior citizen development, the multi-family aspects of the development attract mostly retired individuals. The overall development encompasses 500 acres. Single detached homes, bungalow townhomes and condominium apartments are available. Included in the development is an 18-hole golf course, a recreation facility (includes tennis, swimming pools, therapy pools, exercise rooms, arts and craft facilities and an auditorium), and a private security patrol. Unlike other large retirement communities in the area (e.g. Sun City) this community appeals to the middle class elderly population, particularly in the townhome and apartment condominiums. The bungalow townhomes range in size from 626

sq. ft. (one bedroom) to 1329 sq. ft. (two bedroom, two baths) and in prices from U.S. $39,000 to $59,000. The apartment condominiums range in sizes from 1050 sq. ft. to over 1700 sq. ft. and in prices from U.S. $54,000 to $86,000.

The obvious climatic and pricing advantages offered by Arizona make any direct comparisons to the Alberta situation difficult. Nevertheless, the growing acceptance of well designed, affordable multi-family developments across the U.S. for the elderly population suggests a wider choice of housing alternatives is desired. In the case of projects like Sunland Village, a recreation-oriented adult community attracts the pre-retirement group (55+) who are arranging their financial and social life for the time they retire. Projects attracting an older age group (62-65+) with more services provide the lifestyle many of the able elderly see as desirable. There is little reason to believe the attitudes of the elderly in Alberta vary significantly from those in the United States. The alternate choice offered by the Village Concept is expected to appeal to a sizeable segment of the elderly population. The survey phase of this study will better define the size of the market and provide a better profile of the potential market segment.

SECTION II

CHARACTERISTICS OF ALBERTA'S ELDERLY POPULATION

A. THE AGING POPULATION

As Table I indicates, the proportion of elderly persons in Canada has been increasing over the past twenty years. This aging process is expected to increase through the remainder of this century and well into the next. It has been estimated that the Canadian population over 65 will increase by one percent every ten years until 2006. At this time the main part of the 'baby boom' will enter the ranks of the elderly pushing the proportion of 65 and over to 18% of the total population (Stone & Fletcher). By 2031, the aging process is expected to reverse itself with the percentage of the population 65 and over dropping slightly (Denton et al).

In Alberta, the aging process is also occurring as indicated by Table II. The number of persons 65 and over has been steadily increasing. The actual number of individuals in the 65 and over age group is expected to nearly double again over the next 30 years. However, the proportion of the elderly as a percentage of the total population is projected to remain relatively constant. This fact can largely be attributed to high immigration experienced by the province and the expectation that this will continue throughout the 1980's. In the past most new arrivals to Alberta have been in the 15 - 44 age group, reducing the overall effect of the increasing number of elderly persons.

TABLE I

POPULATION OF CANADA 65+

1901 - 1981

	Total Population	Population 65+	%
1901	5,371,000	271,000	5.0%
1911	7,207,000	336,000	4.7%
1921	8,788,000	420,000	4.8%
1931	10,377,000	576,000	5.6%
1941	11,507,000	768,000	6.7%
1951	14,009,000	1,086,000	7.7%
1961	18,238,000	1,391,000	7.7%
1971	21,568,000	1,744,000	8.1%
1976	22,993,000	2,002,000	8.7%
1981	23,343,200	2,360,975	9.6%

Source: (1) 1980 Economic Council of Canada publication "The Future Population and Labor Force in Canada Projection to the Year 2051"

(2) 1981 Census of Canada, Statistics Canada

TABLE II

ACTUAL AND PROJECTED POPULATION 65+

Alberta 1901 - 2001

	Total Population	Population 65+	%
1901	73,022	1,413	1.9%
1911	374,295	6,222	1.7%
1921	588,545	13,957	2.4%
1931	731,605	25,963	3.6%
1941	796,169	41,606	5.2%
1951	939,501	67,283	7.2%
1961	1,331,944	93,000	6.9%
1971	1,627,875	118,750	7.3%
1976	1,838,035	137,925	7.5%
1981	2,237,300	163,400	7.3%
1986	2,543,600	190,400	7.5%
1991	2,953,500	224,700	7.6%
1996	3,361,800	266,800	7.9%
2001	3,771,300	285,700	7.6%

Source: (1) 1982 Senior Citizens Bureau publication "Older Persons in Alberta: Their Use of Programs and Services"

(2) Population statistics and projections contained in Alberta Bureau of Statistics 1981 Annual Review.

The impact of the influx of younger people can be most readily seen on Alberta's two major cities. Although Calgary and Edmonton contain 55.9% of the province's population, only 48.7% of the 65 and over age group reside in these two cities. As Table III indicates, these two cities have the lowest proportion of the elderly of any major Canadian city. Even so, the actual number of persons in the 65 and over age group is expected to increase substantially over the next 30 years as indicated by Tables IV and V. This increase in numbers will exert an increasing pressure on the social services, medical and housing systems, for not only will there be a greater number of persons entering the 65 and over category, individuals are expected to live longer. For example, the percentage of Alberta residents 85 and over has grown substantially since 1961 from .36% to .68% of the total population. As well, the life expectancy of Albertans has increased dramatically. For example the life expectancy of a man born in 1931 is 63.5 vs 71.3 for a man born in 1975. Life expectancy has improved even more for women which is expected to effect the sex ratio for the Alberta population. As indicated in Table VI women will increasingly outlive men.

The significant increase in the elderly population suggests increasing attention to the needs of this group is required by both government and the private sector. The latter group in particular has concentrated on the younger age group, particularly in the area of housing and commercial services. The increasing number of elderly persons will stimulate a greater attention towards this group. As can be seen in the next two sections, the potential of this market has gone largely unnoticed.

TABLE III

COMPARISON OF SELECTED CANADIAN CITIES

Population 65 Years of Age and Over, 1981

	Total Population	Population 65+	%
Calgary	592,743	36,355	6.1%
Edmonton	657,057	43,260	6.6%
Halifax	277,727	21,970	7.9%
Montreal	2,828,349	260,065	9.2%
Ottawa/Hull	717,978	58,295	8.1%
Regina	164,313	15,095	9.2%
Saskatoon	154,210	14,674	9.5%
Toronto	2,998,947	273,440	9.1%
Vancouver	1,268,183	145,950	11.5%
Victoria	233,481	39,770	17.0%
Winnipeg	584,842	67,395	11.5%

Source: 1981 Census of Canada, Statistics Canada

TABLE IV

CITY OF CALGARY POPULATION AND PROJECTION 65+

1971 - 2001

	65-74	75+	Total 65+	Total Population
1971	14,795	10,585	25,380	403,320
1981	22,300	14,055	36,355	592,743
1986	25,900	16,500	42,400	721,100
1991	31,400	19,400	50,800	849,000
1996	38,400	22,500	60,900	971,400
2001	44,100	26,900	71,000	1,088,700

Source: 1971 and 1981 Census, Statistics Canada
1982 unpublished populations projections,
City of Calgary Planning Dept.

TABLE V

CITY OF EDMONTON POPULATION AND PROJECTION 65+

1971 - 2001

	65-74	74+	Total 65+	Total Population
1971	18,085	11,415	29,500	495,705
1981	24,950	14,755	39,705	532,245
1986	28,037	17,346	45,383	602,827
1991	33,295	20,477	53,772	675,749
1996	38,962	23,891	62,853	740,723
2001	41,972	28,198	70,170	800,256

Source: 1971 and 1981 Census, Statistics Canada
1982 City of Edmonton Population Projections 1982-2000

TABLE VI

ALBERTA POPULATION AND PROJECTION 65+ YEARS BY SEX

1982 - 2001

		Male	Female	Total	Total 65+
1982	65-74	47,530	53,820	101,350	
	75+	29,370	38,710	68,080	169,430
1986	65-74	53,700	64,000	117,700	
	75+	29,500	43,200	72,700	190,400
1991	65-74	61,300	75,800	137,100	
	75+	33,200	54,400	87,600	224,700
1996	65-74	70,200	84,500	154,700	
	75+	47,200	64,900	112,100	266,800
2001	65-74	76,500	89,300	165,800	
	75+	42,900	77,000	119,900	285,700

Source: Alberta Bureau of Statistics, 1981 Annual Review

B. THE NEED FOR HOUSING

The previous section of this report has indicated the number of persons 65 and over is expected to nearly double over the next thirty years. As Table VII indicates this increase in the number of senior citizens is expected to increase the number of senior citizen households by 75%. It is obvious this increase in the number of new senior citizen households will not likely require a comparable increase in new senior citizen housing units. Many of the 'new' senior citizen households will continue to live in their current home or find suitable accommodation in the non-senior citizen housing market (e.g. private sector rental market). Therefore, it would be erroneous to assume the projected increase in new senior citizen households reflects the expected number of new units required. Instead it more accurately reflects the anticipated increase in total demand for housing only part of which will be met by production of new senior citizen housing.

Supply Estimate #1

To make even a 'best guess' estimate of the number of new housing units which may be required over the next thirty years, it is necessary to examine the existing pattern of living among today's elderly and make some critical assumptions regarding the future pattern. Although such an estimate is unlikely to be statistically reliable, it will provide insight of the magnitude of production which may be required over the coming years.

TABLE VII

PROJECTED INCREASE IN NON-INSTITUTIONAL 65+ HOUSEHOLDS - ALBERTA

1981 - 2001

	Population 65+	Non-Institutionalized Population	No. of Households A 1.4 persons/ household	No. of Households B 1.8 persons/ household	Increase in No. of Households A	Increase in No. of Households B
1981	163,400	143,800	102,700	79,900		
1986	190,400	167,550	119,700	93,100	17,000	13,200
1991	224,700	197,700	141,200	109,800	21,500	16,750
1996	266,800	234,800	167,700	130,450	26,500	20,600
2001	285,700	251,400	179,600	139,650	11,900	9,200
					76,900	59,750

1) It is estimated 12% of the 65 and over age group is institutionalized (nursing homes, hospitals, extended care facilities) in Alberta. The remaining 88% live in independent living arrangements such as their own home, apartment or lodges. Estimates provided by Senior Citizens Bureau.

2) Average household size for population 65 and over is estimated to be 1.8 in Calgary (A.H.C., Southern Region). However, 1980 provincial data based on the estimated number of independent households suggests an average household sizes of only 1.4.

Sources: Alberta Housing Corporation
Senior Citizens Bureau
Alberta Bureau of Statistics

According to the data provided by the Senior Citizens Bureau, the current distribution of the independent elderly is:

- 68% live in homes they own
- 19% live in rental accommodation in the private market
- 12% live in subsidized accommodation (lodges and self-contained units)

If this pattern were to continue, for the 76,900 new elderly households (using density of 1.4 persons per household) expected between 1981 to 2001,

52,300 households would live in owner occupied homes,
14,600 households would live in private rental market and
9,200 households would require subsidized housing units.

Therefore, if the current pattern continues, an additional 23,800 units for seniors would be required if those living in existing owner occupied units remain in their homes. However, this estimate is felt to significantly under-estimate the supply of units required based on the following factors:

1. The current distribution is based on a current situation where few suitable alternatives are available particularly for the elderly living in owner occupied homes. Given a wider range of choices, it is assumed more of those living in owner occupied homes would select to move into a home which could better meet their physical or financial needs. This assumption is felt to be supported by the fact that even with few alternatives available, nearly 30% of the individuals registered with the four senior citizen housing registeries are current homeowners. With more choices available it is assumed at least this proportion of the new senior citizen households would require additional new housing units.

2. Senior citizens in urban areas tend to be concentrated in older areas frequently in neighborhoods surrounding the inner core. As these areas are subject to rapid change from redevelopment pressures (e.g. single family to multi-family or residential to commercial development), the need or desires to move intensifies. This type of pressure is expected to continue as urban areas continue to grow necessitating additional senior citizen units to be provided.

3. As indicated by Stone & Fletcher, 85.4% of the homes lived in by those 65 and over were built prior to 1961 (1971 estimate), with over 46% of these homes constructed prior to 1946. This suggests many of the senior citizens' homes will either require significant capital expenditures to extend their usefulness or require replacement.

Considering the above factors, 30% of the owner households could be expected to require alternative housing units creating an additional potential supply of 15,700 units. Under these assumptions the required new housing supply for the 65 and over age group is 39,500 over the next 30 years.

Estimate #2

Another method of estimating the number of new senior citizen housing units is to determine the total provincial housing requirement and arbitrarily assume the housing requirement is equivalent to the proportion of the population 65 and over. Based on a 1978 Canada Mortgage and Housing Corporation projection, the following requirement can be estimated:

Total requirement (1981 - 2000)	583,000 units
Average % of population 65+	7.58%
Estimated Senior Citizen house requirement	44,200

The two estimates provided suggest between 40,000 - 45,000 additional housing units may be required over the next thirty years. To put this in perspective, this estimated requirement is nearly triple the total current A.H.C. inventory of 8,300 self-contained units and 6,934 lodge beds (1981 A.H.C. Annual Report). Based on 1981 costs to produce an additional 1,910 A.H.C. initiated self-contained units to meet this estimated senior citizen housing demand would require an additional capital outlay of nearly two billion dollars by the government (1981 dollars).

C. THE FINANCIAL STATUS OF ALBERTA'S ELDERLY POPULATION

In the analysis of the financial position of the elderly, most of the attention has been focused on one aspect of this issue — income. Little attention has been paid to the other half of this issue — the financial assets held by the elderly. The singular attention to income is suspected to be caused by the lack of reliable data on the asset position of the elderly. Although the available income data is dated, it has the advantage of being readily available and is easily understood. The analysis of the financial status of Alberta's senior citizen contained in this report is a serious attempt to provide a complete picture of their financial status as possible given the lack of reliable information.

1. Income

There is little doubt the average income of senior citizens is below the average income of other Albertans. In 1979, the provincial average income of taxable individuals was $18,739 while pensioner's average income was $14,512 (Alberta Bureau of Statistics). This is to be expected as nearly two-thirds of the pensioner's income is derived from government transfer payments (e.g. Old Age Security, Guaranteed Income Supplement and Canada Pension). However, this statistic alone masks the fact the income levels of the elderly are improving. The following table provides some evidence of this improvement:

TABLE VIII

INCOME DISTRIBUTION FOR ALBERTA RESIDENTS 65 and OVER

1971 - 1979

	1971	1979
Under $1,000	10.7%	0.4%
$1,000 - 1,999	49.4%	1.0%
2,000 - 2,999	13.5%	12.2%
3,000 - 4,999	12.8%	40.4%
5,000 - 6,999	6.3%	10.4%
7,000 - 9,999	4.0%	10.2%
10,000 - 14,999	2.0%	13.3%
15,000 and over	1.3%	12.0%

Source: 1971 Census of Canada, Statistics Canada
1979 unpublished data, Statistics Canada

As can be seen in Table VIII there has been a substantial upward shift in the income levels of the 65 and over age group. This improvement can be attributed to several factors including government efforts to improve the economic well being of the elderly, the effect of the Canada Pension Plan and private pension plans have had on incomes, and inflation. The latter raises the question how much of the growth of senior citizens' income is real and how much is illusionary. Inflation during this period was high and did contribute to the apparent improvement in senior citizen incomes. However real income gains were made as is exemplified by Tables IX and X. In Table X nearly $4,000 of the over $10,000 increase in average incomes can be attributed to inflation. Nevertheless, average income of the elderly showed a real increase of nearly 17% per year.

TABLE IX

ANNUAL MINIMUM INCOMES FOR ALBERTA PENSIONERS*

	Single Person	Married Couple
January 1980	$4,526.28	$ 8,499.36
October 1981	6,352.32	11,481.02
January 1982	6,493.86	11,736.00
October 1982	7,077.12	12,792.95
January 1983	7,172.64	12,959.76

* Based on Old Age Security, Guaranteed Income Supplement and Alberta Assured Income Program. Seniors with no other source of income would receive these amounts.

Source: Senior Citizen Bureau
Health and Welfare Canada

It appears real growth of incomes has continued to date as shown by the rise in minimum annual incomes for Alberta pensioners between January 1980 to January 1983 (Table IX). The common view that pensioner's income has not kept pace with inflation is not substantiated by this data. The income position of the elderly is improving. This contention is further substantiated by the decline in the percentage of pensioners requiring partial or full income supplements. This figure has been declining since 1975. The Senior Citizens Bureau reports the percentage of pensioners requiring full or partial supplements declined from 57.2% in August 1975 to 53.3% in December 1980. Little information is available about the income of the nearly 47% of senior citizens who receive just Old Age Security payments except their income is higher than the minimums in Table IX.

TABLE X

AVERAGE INCOME OF TAXABLE ALBERTA PENSIONERS AND INFLATION EFFECTS

1971 and 1979

	Average Income		Increase due to Inflation (1)	Real Income Growth
1971	$ 4,250	)	$3,931	$6,331
1979	14,512			

(1) Edmonton C.P.I. used

Source: Alberta Bureau of Statistics, 1981 Annual Review

Another consideration in evaluating the income levels of senior citizens is the value of non-money income. As Stone and Maclean indicate, non-money income can add the equivalent of another 30% to the money income of pensioners. Non-money income includes such items as senior citizen housing subsidies or grants, tax rebates, health and medical subsidies, free or discounted public transportation, and merchant senior citizen discounts. The value of non-money income needs to be more fully recognized in the evaluation of senior citizens financial position.

The improvement in the income levels of the elderly cannot be interpreted to mean the elderly have no financial problems. Such an interpretation would be incorrect for the level of income for many elderly persons is barely adequate, particularly for minimum income single persons, many of whom are female. However, it does indicate the number of senior citizens who are above the minimum subsistence level is increasing thereby increasing the disposable income of many senior citizens. Although specific sub-groups of senior citizens do require financial support, the growth of real incomes suggests senior citizens have become a viable consumer group.

The future trend of senior citizen incomes is uncertain. Although attempts have been to project their future course (Stone and Maclean), the wide variation in results makes them of little practical value. Instead, an evaluation of the factors influencing future income prospects is considered to be of more direct value. The single largest factor in future income growth will be the rate of growth of the national and provincial economies. Slow growth

will reduce the prospects for real income growth by reducing employment opportunities, female participation rates and growth in private pension plans. As well, government transfer payments are not likely to show significant real growth regardless of the growth in the economy due to the growing numbers in the senior citizen age group.

Positive factors influencing the prospects for continued real income growth is the greater number of elderly who will be eligible for Canada Pension benefits and/or private pension plans, the better financial position of females due to recent high employment participation rates and the possibility of changing social trends encouraging those 65 and over to remain employed if only on a part time basis. These factors should contribute to improving the income prospects of the elderly in the coming years.

In summary, the income position of Alberta's senior citizens has shown considerable improvement. Although slightly more than half of the current elderly population receives a level of income requiring government support, 47% of the elderly population is in a much better financial position than is commonly thought. It is with this group of nearly 77,000 individuals that greater economic choice exists and from which the consumers of private sector housing alternatives will emerge.

2. Wealth

Income is the usual standard against which potential homeowners are measured to determine their ability to purchase a home. Using this standard to assess the elderly home ownership potential would be misleading and completely inaccurate. To obtain a complete picture of the elderly's financial situation and their ability to become involved in home ownership, it is necessary to assess their net worth.

Simply stated, even with the apparent improvement in the income levels of senior citizens, average incomes alone would not be able to support the ownership concept. The viability of developing home ownership alternatives for the elderly rests largely on their ability to purchase homes with substantial down payments or purchase them outright.

Although the net equity position is critical to developing home ownership alternatives, the information available is scant and badly dated. As well, much of it is of a macro nature, making it difficult to assess the Alberta situation. A more accurate assessment will be possible with the data received from the survey to be conducted in the next phase of this study. Nevertheless, the information available does provide some useful and encouraging insight.

Based on a 1977 Statistics Canada study, the average wealth (net worth) of Canadian households whose head was 65 and over was $47,074*. This figure compares to the all age group average of $46,273. The highest average wealth age group was the 45 - 54 category at $74,405. This group also has the highest income average of any age category. The average senior citizen worth was composed of the following components:

Miscellaneous net savings	33.2%
Market value of automobile	2.6%
Equity in home	46.0%
Equity in other real estate	8.9%
Equity in business/farm/professional interests	9.2%

The importance of previous home ownership to the net worth of the elderly is substantial and likely to rise with increasing real estates values. This is particularly important in Alberta with an estimated 68% of the elderly owning their home versus the national average of 63%. As well, real estate values have increased rapidly in Alberta over the past decade.

The importance of previous home ownership to net worth becomes even more apparent considering only 9.7% of the homeowners 65 and over have any mortgage indebtedness. As the value of their home increases, their net worth increases in proportion. To illustrate this fact, the following table has been developed. Caution is

*Net worth calculated as follows:
Total Assets - Total Debt = Net Worth.
The value of homes owned is included in the net worth calculation.

advised in interpreting the results as the data used to construct the Table originated from different sources and are not directly comparable. The value of this table lies not in the actual numbers but in illustration what impact home ownership has on the net worth of the elderly.

TABLE XI

ILLUSTRATION OF HOME OWNERSHIP IMPACT ON NET WORTH FOR 65 and OVER AGE GROUP

1977 - 1982

	1977		1982	
	MLS Average(1) - all CMA's	65+ Homeowner(2) - all CMA's	MLS Average(1) - all CMA's	Homeowner(2) - all CMA's
Market value	$56,306	52,045	78,788	72,863
Mortgage debt	9,875 (3)	12,668	13,825 (3)	17,735
Average Equity	46,431	39,377	64,963	55,128

Notes:

(1) MLS Average based on average selling price in major CMA reported by Canadian Real Estate Association. Includes both residential and non-residential as residential values only not available for 1977. Average prices only slightly overstated (total MLS 78,788 vs. residential only 77,718).

(2) The 1977 figure for the 65+ group taken from Statistics Canada Report. The 1982 values assumed to follow total market rise of 40%. In fact, it is suspected the mortgage debt amount for this group is over-estimated and has not risen suggesting average equities also under-stated.

(3) Only national average mortgage indebtedness available. For 1977 it is suspected this value under-estimates actual CMA mortgage indebtedness as CMA real estate prices are usually higher. The 1982 figure is also felt to be understated as increased real estate prices have likely increased mortgage indebtedness.

The above estimated home equity position of the elderly who own their home is encouraging. It indicates many of the elderly are in the financial position to purchase moderately priced new homes, despite lower incomes. This contention is supported by the fact that 42.8% of households with the head 65 and over had 'net worth' in excess of $50,000 in 1977. With the rapid rise in real estate values and its direct impact on the net worth of this age group it is suspected the percentage of elderly whose net worth exceeds $50,000 has increased over the past five years even with the current slump in real estate prices. This attempt to examine the net worth of the elderly clearly illustrates two major points:

(1) The elderly are not a homogenous group with limited financial resources. There is an economic diversity which suggests a diversity of needs and economic ability to meet these needs. Although the Senior Citizens Village Concept will not meet the need of all Alberta's senior citizens, there is a significant segment of the elderly population who have the economic capability required to make the concept viable.

(2) The impact of rising real estate values on homeowner wealth and the large percentage of the elderly owning their home debt free indicates the most likely target group for this concept will be existing or previous homeowners.

With Alberta's high rate of home ownership among the elderly, this clearly indicates a large target market exists. The issue is not so much financial capability of the elderly to accept this concept as it is the ability of it to meet their needs.

APPENDICES

A. Bibliography

B. Individuals and Groups Contacted

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B - Individuals and Organizations Contacted

A. Canada

1. National

1.1 National Advisory Council on Aging, Department of Health and Welfare, Ottawa.

1.2 Office on Aging, Department of Health and Welfare, Ottawa

1.3 Canada Mortgage and Housing Corporation, Ottawa

1.4 Canadian Association on Gerontology, Winnipeg

1.5 Statistics Canada, Edmonton and Ottawa

2. Alberta

2.1 Alberta Council on Aging, Edmonton

2.2 Alberta Housing, Policy and Program Development Branch, Edmonton

2.3 Alberta Social Services and Community Health, Senior Citizens Bureau, Edmonton.

2.4 Alberta Housing Corporation, Southern Region, Calgary

2.5 Bethany Care Centre, Calgary

2.6 Calgary Housing Authority, Calgary

2.7 Calgary Metropolitan Foundation, Calgary

2.8 City of Calgary Planning Department

2.9 City of Calgary Social Services Department

2.10 Elder Statesmen Group

2.11 Kerby Center

2.12 Outreach Program for Eastern Core Seniors, Calgary

2.13 Zard Sarty, Planner, Edmonton

3. British Columbia

3.1 B.C. Buildings Corporation, Victoria

3.2 Ministry of Lands, Parks and Housing, Victoria

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4. Saskatchewan

   4.1 Saskatchewan Housing Corporation, Regina

   4.2 Regina Housing Authority

5. Manitoba

   5.1 Manitoba Housing and Renewal Corporation, Winnipeg

6. Ontario

   6.1 Metro Toronto Housing Company, Toronto

   6.2 Baycrest Center, Toronto

B. United States

1. National

   1.1 American Association of Homes for the Aging, Washington

   1.2 The Gerontological Society of America, Washington

   1.3 National Council on Aging, Washington

2. Arizona

   2.1 Arizona Governor's Council on Aging, Phoenix

   2.2 Phoenix Social Services Dept, Phoenix

   2.3 Del Webb Corp., Sun City

   2.4 Tempe Friendship Village, Tempe

   2.5 Leisure World, Mesa

   2.6 Olivegrove Retirement Community, Phoenix

   2.7 Sunland Village, Mesa

   2.8 Sun Lakes

   2.9 Ahwatukee, Phoenix

PART II

SECTION III

PLANS AND INITIAL COST ESTIMATES

The concept of an age segregated community designed to meet the specific needs of a specific target market is not a new one. Every residential development attempts to meet the needs of a specific end-user. For some markets, the basic needs and minimum requirements are well understood. For example, family oriented developments require playground areas, school sites and child care facilities to be incorporated.

For the elderly population, the needs and wants are less well understood. Although considerable work has been done in providing good basic public housing for the elderly, the Canadian scene is short of examples of successful private market senior housing projects. Even the American situation which has many different examples of successful private market ventures provides only limited assistance in developing practical and workable site/floor plans. Differences in climatic conditions, social climate, building codes and costs limit the transferability of many of the ideas developed in the U.S. Therefore, though ideas or approaches have been borrowed from other sources, we have attempted to develop plans uniquely suited to our climatic and social conditions.

The two site plans and numerous floor plans have been developed with the help of a few simple guidelines and assumptions. Briefly these can be expressed as follows:

1. The main emphasis must be residential. Our main intent has been to develop a community with a strong residential emphasis. This emphasis has resulted in the lack of a multi-level care orientation. Due to the overlapping of jurisdictions and financial constraints of developing a multi-level care facility, the prototype of development we have designed is oriented solely to the independent, able elderly person. Rather than being an "old folks home" or "senior citizen lodge", this type of development would be viewed as residential development catering to the needs of an older population.

2. Regardless of how well individuals might be when moving into such a development, the indisputable fact is they are growing older. Accordingly the unit designs are intended to eliminate major inconveniences found in conventional housing. For example, the ground level units have avoided stairs to accommodate wheelchairs and walking aids. As well, stairs form a hazard to the elderly and are the cause of many unnecessary accidents. As well, the services examined for this form of development are of the type that can be used by a range of interests and physical capabilities.

3. A compromise between space and cost was required. Our research indicated many of the middle class elderly did not want tiny bachelor or one bedroom suites. They wanted more space to keep some of the 'treasures' they had accumulated over their lifetime. To be successful in the marketing of one of these projects, it was felt unit designs should exceed basic minimums. At the same time however, the amount of extra space that could or should be provided was limited by the extra cost of providing it.

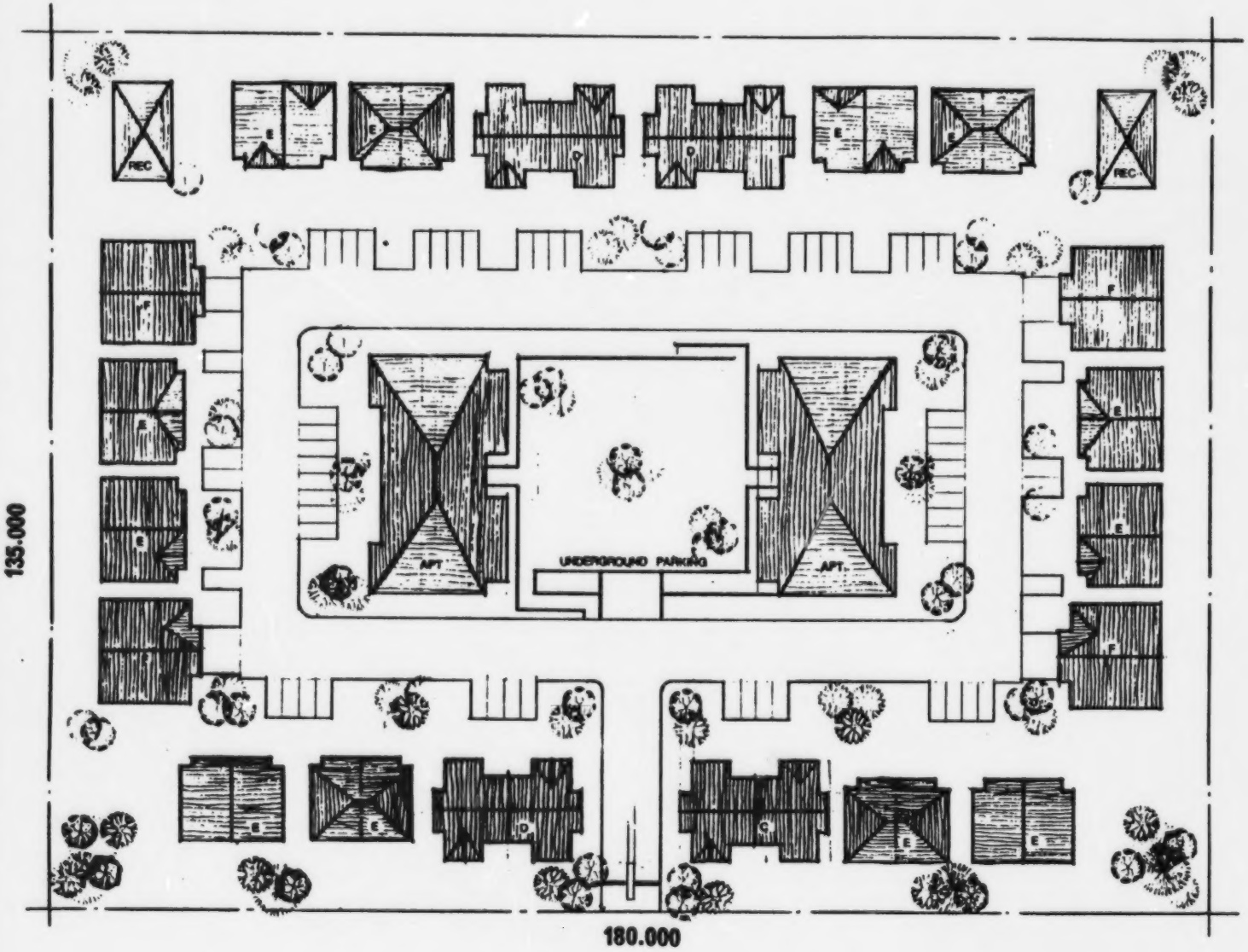
   A compromise between cost and space has been made which we feel can satisfy the needs of the greatest number of elderly persons.

A. Site Plans

The two site plans prepared offer the same type of housing form but vary in overall size and amenities that might be included:

Plan A is a 112 unit development sited on approximately 2.4 ha.(six acres). Access into the project is provided by an internal circular road. This type of configuration has proven successful in eliminating unwanted traffic and providing greater security for residents.

At the centre of the development are two three storey apartment



UNIT A·16
B·24
C·24
D·16
E·24
F· 8
TOTAL 112

40· 1 BDRM
72· 2 BDRM
114 PARKING
6 ACRES

SCALE:1:500

SITE PLAN

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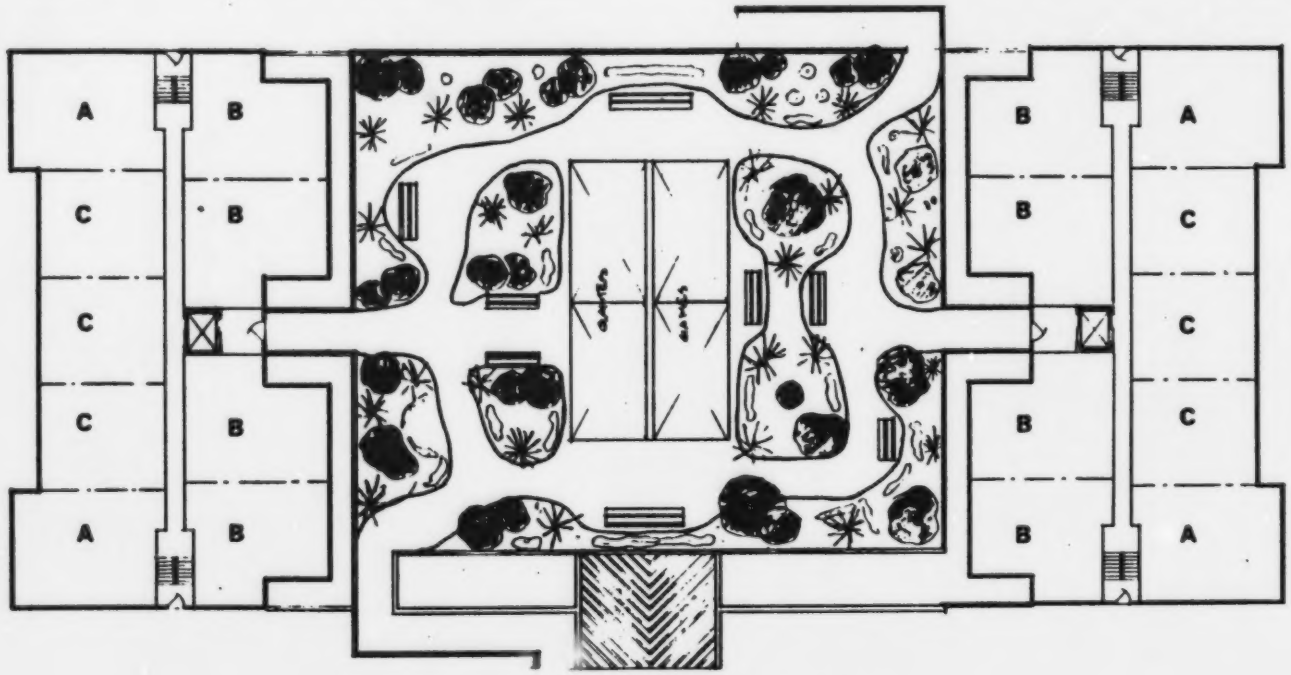
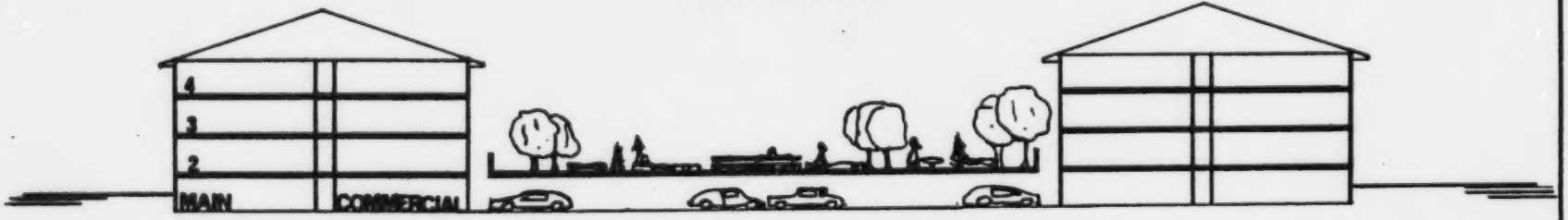


TO PARKING BELOW

TYPICAL FLOOR PLAN



TYPICAL SECTION

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buildings. Each building would have an elevator. In between the two buildings a partially underground covered parking structure is shown. The roof of the parking structure could be landscaped to provide a private courtyard for apartment residents.

Following the internal road are the ground level units. These units would be built at grade with no basements. In this plan duplex and fourplex unit arrangements are shown though any configuration of units is possible including townhomes and fully detached units.

Amenities for this size of project could include:

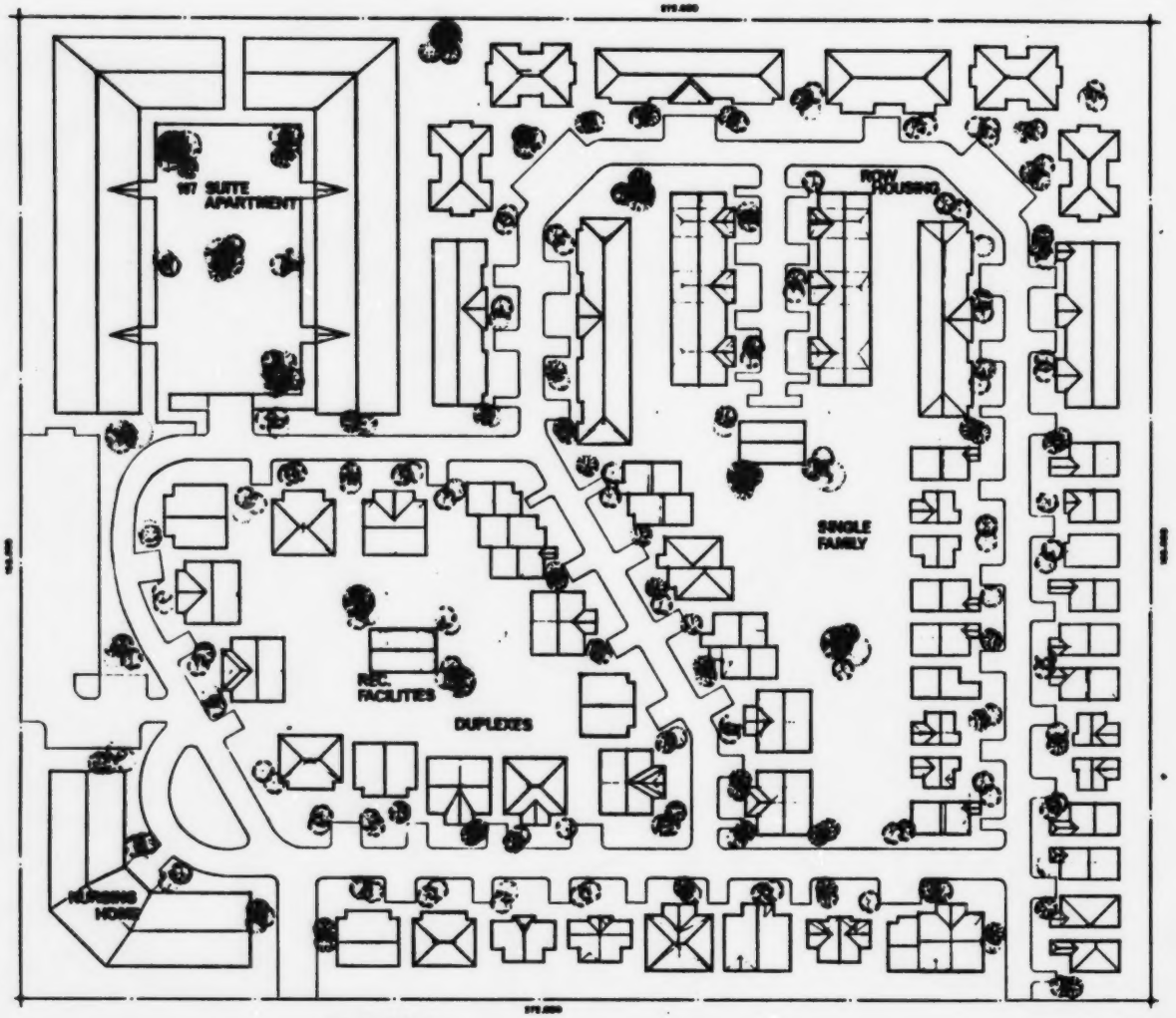
- convenience/drug store
- dining room in a cafeteria style for residents to buy lunch or supper meals.
- guest suites available to be rented for a nightly charge.
- social room for group meetings, bingos, dances, etc.
- library and lounge area for residents to meet
- whirlpool and exercise equipment
- space for hobby areas to be established.

Most of these facilities could be accommodated in the lower level of the apartment buildings. Based on suggestions made by the seniors interviewed, not all the equipment and furniture for the social room and hobby area would need to be provided. Many grants

are available for Senior Citizen Associations to purchase furniture and equipment. This would reduce the total cost of these facilities while allowing the residents to decide themselves how the space would be used. However, providing the space, regardless whether it is fully equipped, is an important feature that should be included in this type of development.

Plan B is a larger site offering the possibility of a greater variety of unit types. The 306 units are sited on a 6.3 ha. (15 acre) parcel of land. The overall concept is the same though the residential aspect is strengthened. An addition to this plan is the inclusion of a nursing home facility, either as part of the overall project or as a separate entity associated with the development. The original intent was to have a facility which could provide both short and longer term care for residents. For example, a resident recovering from a serious bout of the flu could receive short term medical care in the facility. In the other extreme, an individual requiring longer term care could receive medical attention in an environment close to spouses and friends. The trauma of relocation to an extended care facility would be reduced. This is seen as a great advantage and a highly desirable amenity for prospective residents.

There remains some question of the viability of this aspect of the



197 SUITE APT
01 ROW HOUSING
54 DUPLEXES
21 SINGLE FAMILY
369 TOTAL

SITE AREA - 10.6 acres / 4.3 hectares

Revisions	Drawn By
	Date
	Scale 1:500
	Sheet Number

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concept. The costs of maintaining this facility may outweigh the benefits derived. Seniors can obtain medical attention for virtually no cost, therefore, it is questionable they would be willing to pay for this convenience. Instead, it may be more viable to consider the inclusion of a small clinic where residents can obtain routine medical services on site.

As well, a full time health nurse could be available to assist residents in their homes. As well, a pharmacy could be operated to provide prescription service to residents. The details of either of these ideas require additional examination by an individual better versed in the economics of this type of facility.

As both sites have been designed for non-specific sites, they can be adjusted easily to accommodate larger or smaller sites. However, as indicated by the survey results, overall project population exceeding 300 residents may face some resistance.

Locating this type of development is less of an issue than indicated in the Part I report. As will be indicated in the discussion of the interview results, location per se is not a great issue among senior citizens. Of more importance is the provision of an adequate transportation network for individuals

unable or not wanting to drive an automobile. There seems to be little reason to believe these developments could not be located in newer subdivisions provided adequate transportation was provided by either public transit or a project vehicle. As well, the project would itself have to be well landscaped with mature trees and shrubs to avoid the moonscape appearance of new subdivisions. A project would be further enhanced if it was close to a shopping area, parks and recreation areas (e.g. golf course). However, these do not appear to be absolute musts but rather features that would make a development more attractive to this group.

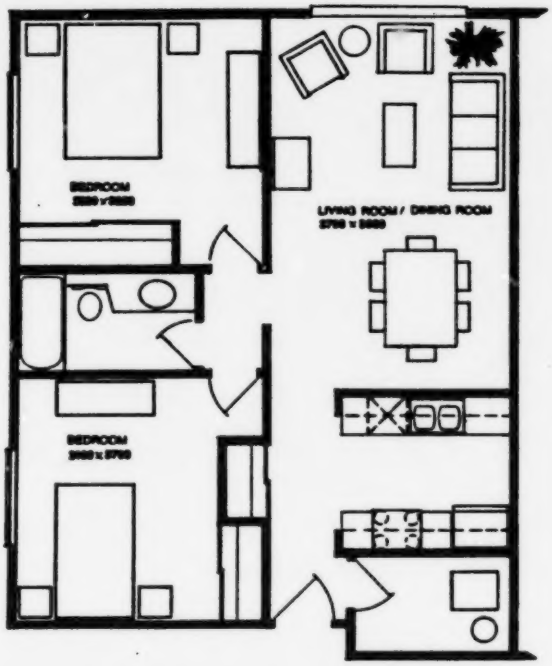
B. Unit Plans

Three apartment plans and four ground level plans have been developed. The apartment plans range in size from 58.8 sq. meters (630 sq. ft.) for the one bedroom unit to 76.18 sq. meters (820 sq. ft.) for the largest two bedroom. The ground level units range in sizes from 70.94 sq. meters (760 sq. ft.) for the one bedroom unit to 97.68 sq. meters (1050 sq. ft.) for the largest two bedroom unit. As is evident in the plans, the emphasis has been placed on two bedroom rather than one bedroom units. This orientation is based on the belief that to be attractive to prospective residents, additional living space must be provided. This belief was substantiated by the questionnaire and interview results. Considerable demand exists for the two bedroom or

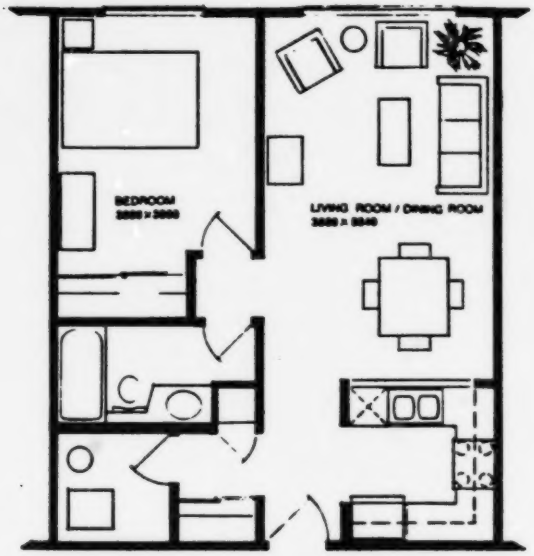
equivalent home. Whether real or perceived, senior citizens appear to have need for the extra room to serve as a guest room, hobby room, den or storage area. This requirement appears to be evident among both single seniors and couples.

The apartment units have been designed as a complete module of nine units as shown on the apartment floor plan sheet. With this type of design it is possible to create buildings of various sizes and configurations by simply adding extra modules together. Advantages of this approach includes fixed construction costs for each module and increased flexibility to adjust to site conditions.

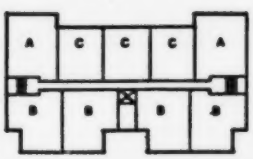
Another feature of all the plans is the emphasis on providing parking for residents. Seniors are keeping their cars longer than in the past with no indication this trend will not continue. Therefore, one parking space has been made available for every unit. For apartment residents, all parking is in the covered parking structure. Parking for the ground level unit residents would either be a paved pad or a single attached garage. The latter was very well received by the seniors we interviewed. Although this does add extra cost to the units, the seniors wanting this feature appear willing to pay the extra cost.



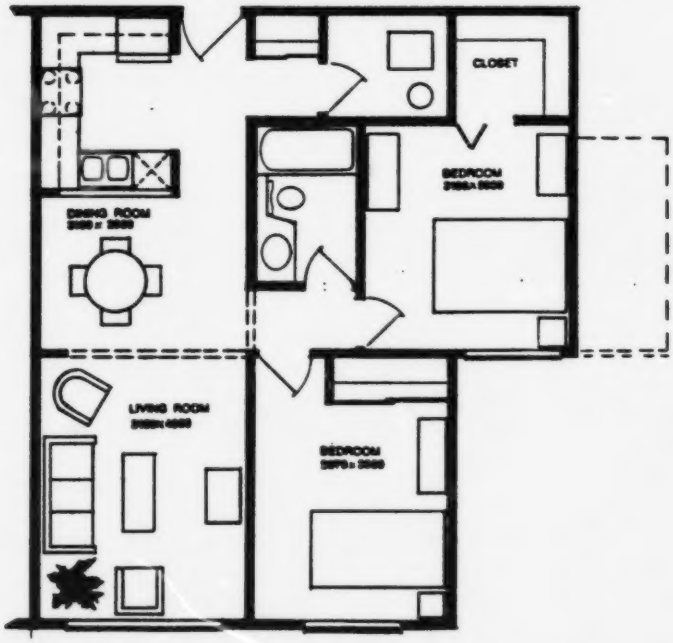
UNIT A 76.13 sq. m.



UNIT C 58.8 sq. m.



APARTMENT CONCEPT



UNIT B 72.86 sq. m.

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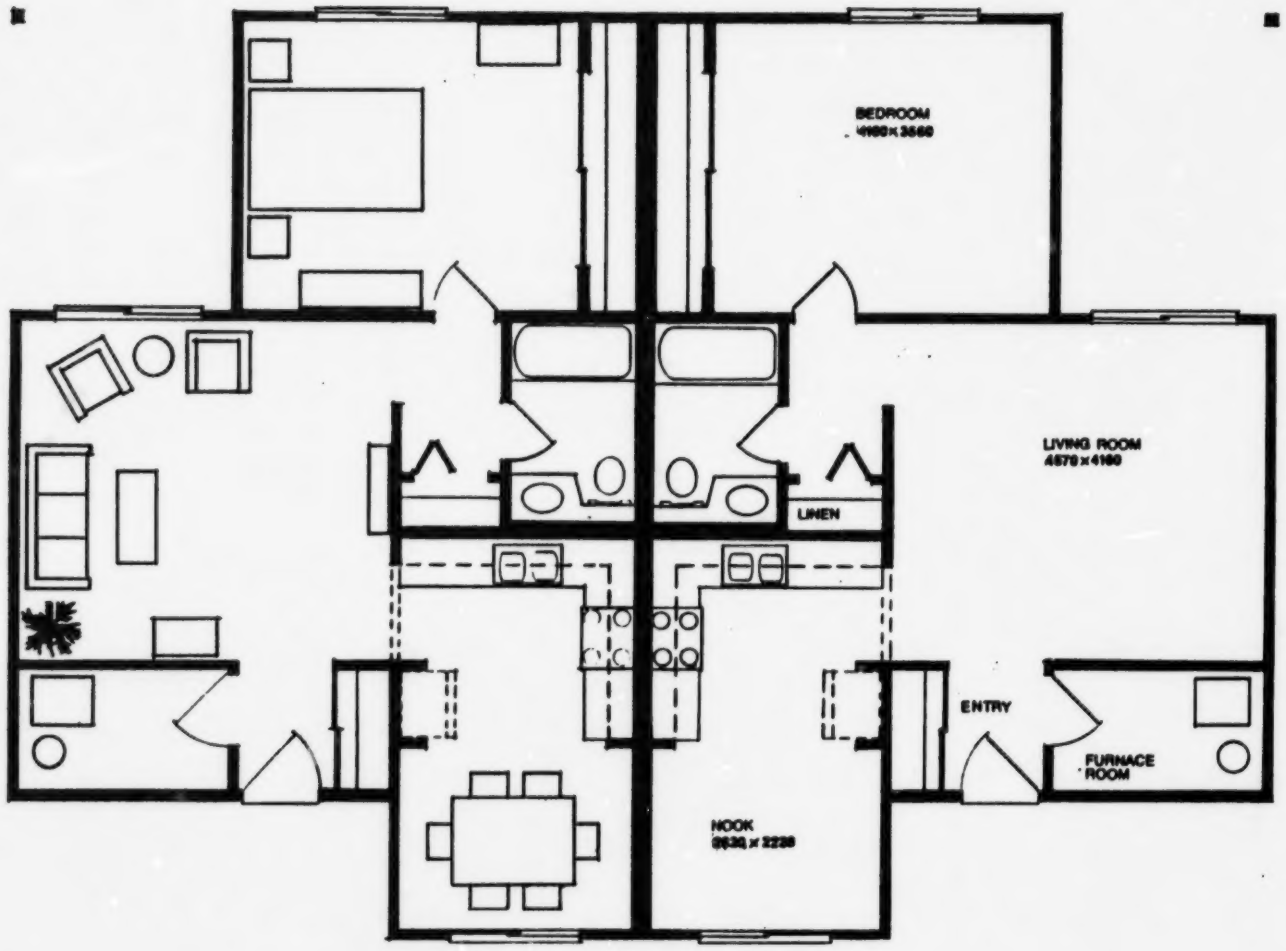

UNIT D 70.94 sq.m.

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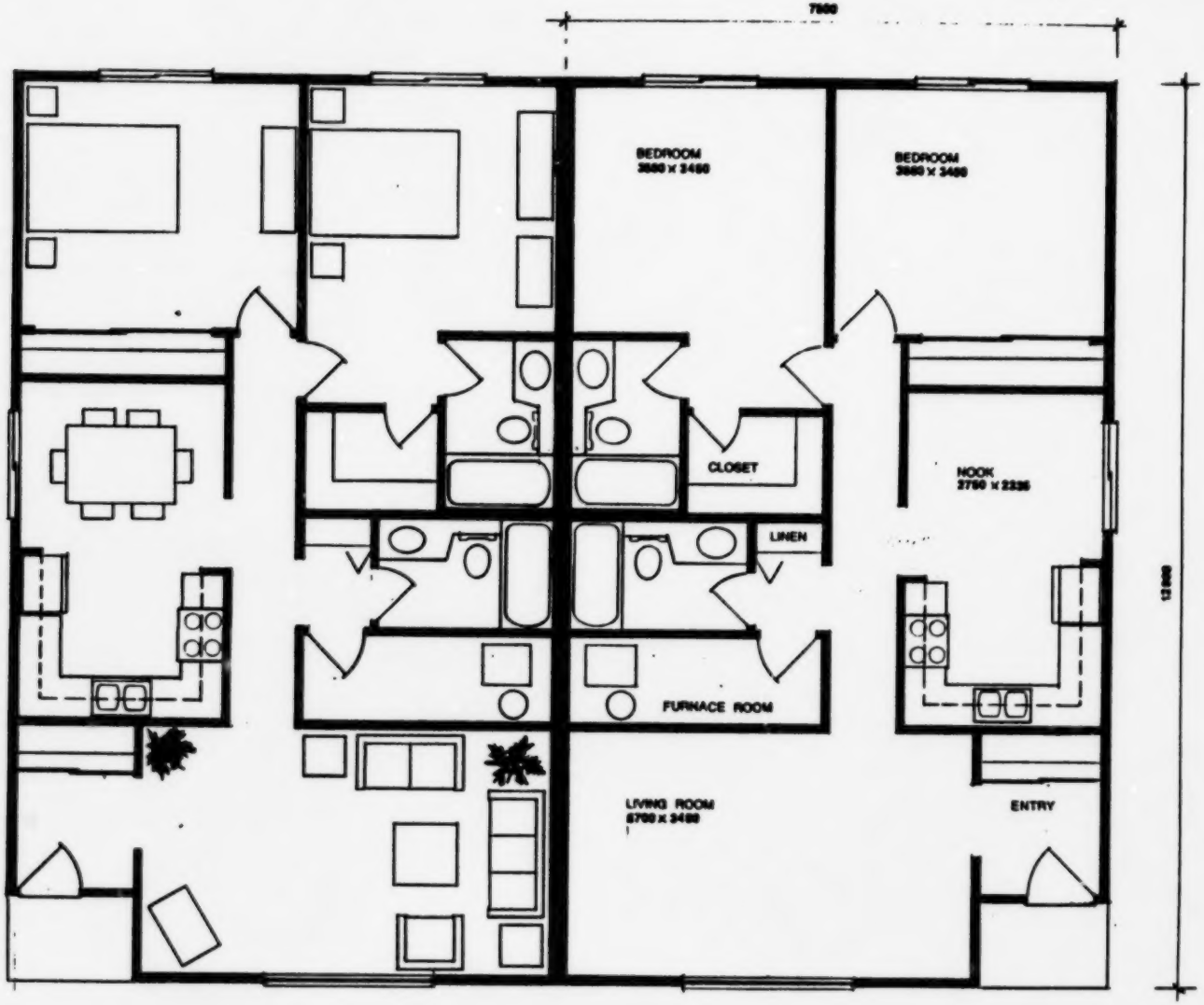

UNIT E 97.68 sq.m.

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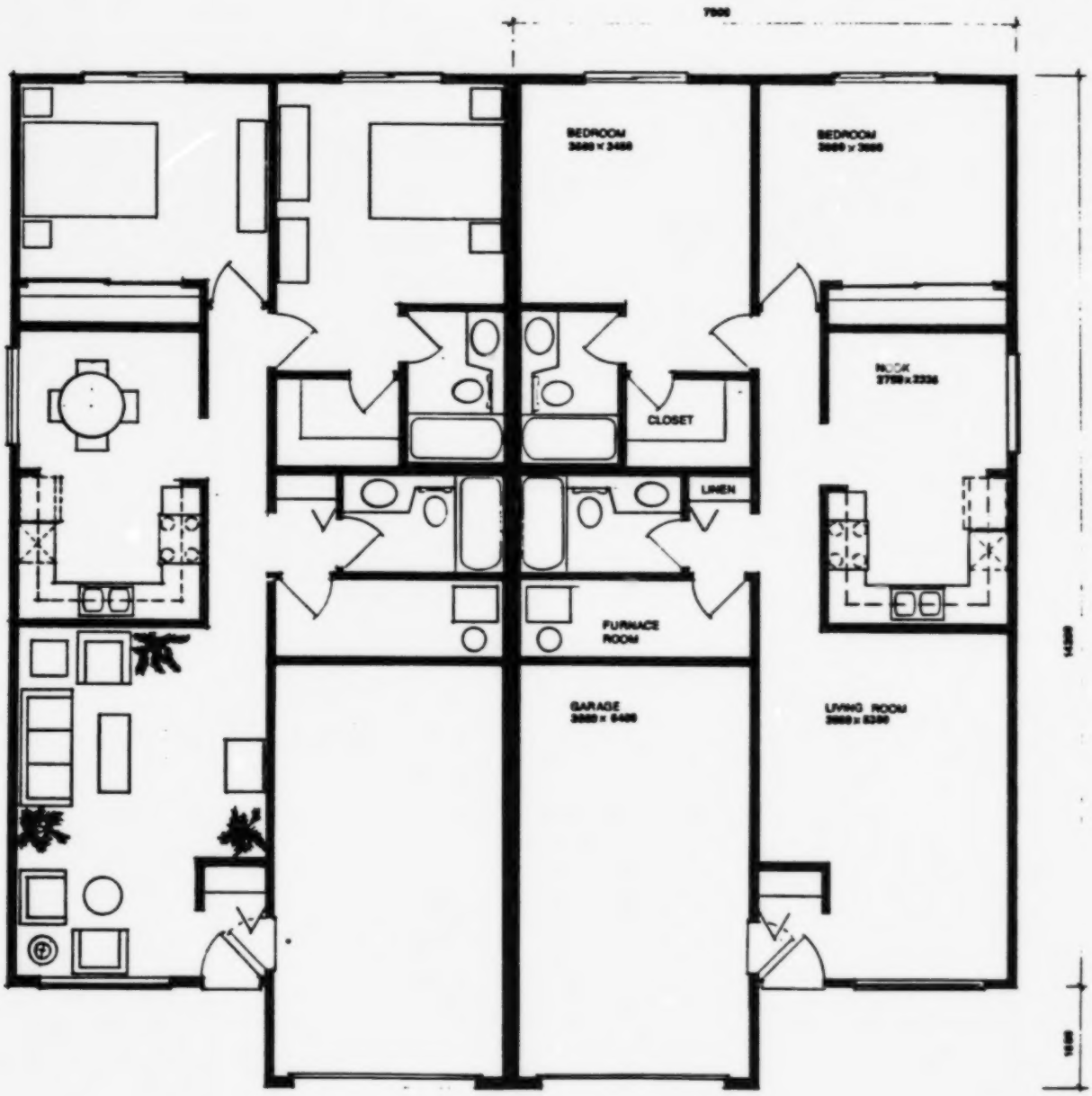

UNIT F 91.76sq.m.

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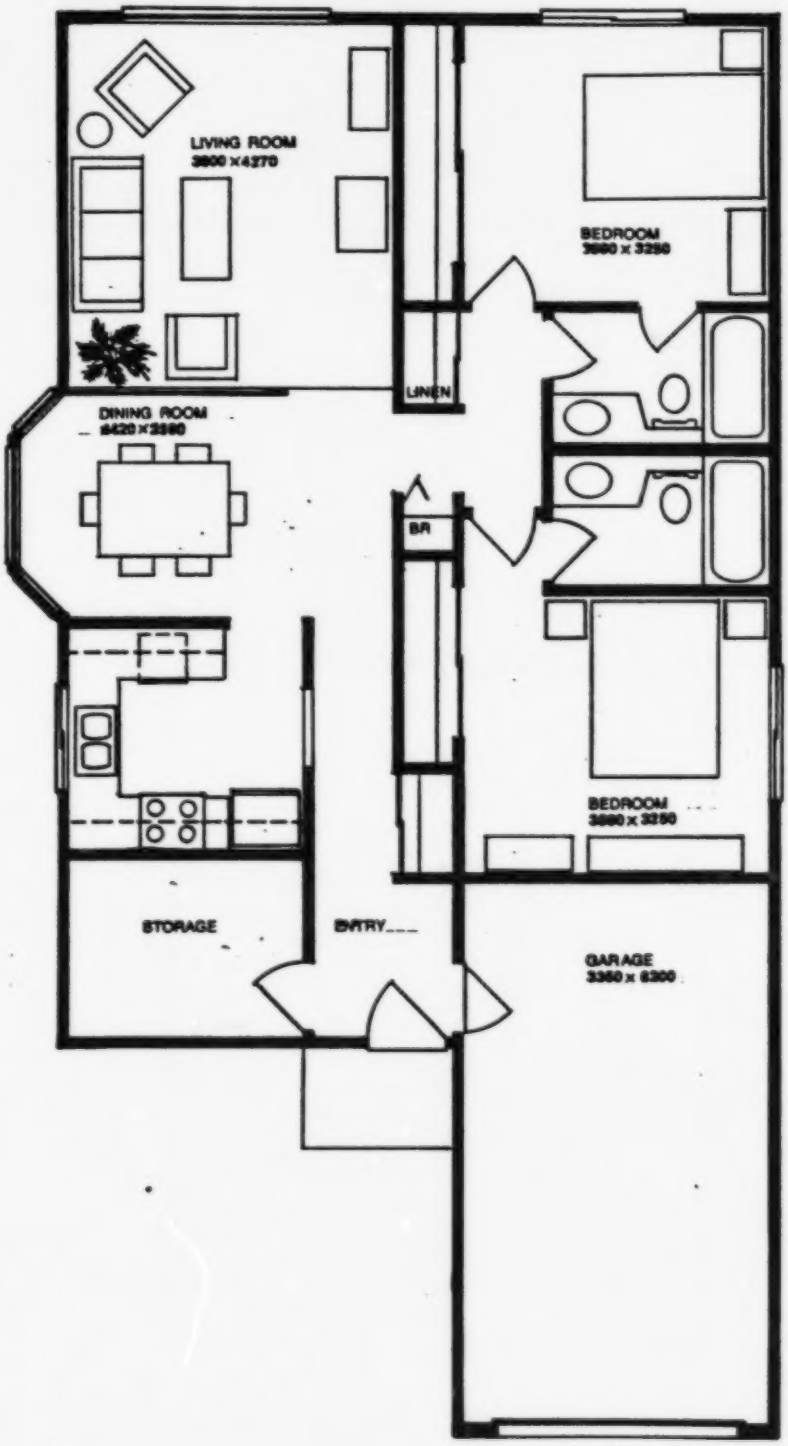

UNIT G 95.45 sq.m.

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It should be noted, the ground level units, except Unit 'G', are shown as duplex units. The floor plans developed could be utilized as single family, townhomes, or fourplex units as well. This flexibility would permit for a greater variety of housing types while minimizing the number of floor plans required. Accordingly, cost savings could be achieved without jeopardizing or restricting unduly the site layout.

C. Cost Estimates

Given the conceptual nature of the site and floor plans, it is necessary to provide only a very approximate cost for construction and utilities. This situation is made even more difficult by the current depressed situation in the local construction industry. Labour, material and land costs are abnormally low due to the lack of activity. It is extremely unlikely these price levels could be achieved in this type of project. Therefore, construction costs have been estimated 5% higher than are actually being incurred. As well, we have attempted to estimate the land component at expected 1985/86 costs. There is a great deal of variability possible in these estimates depending on the future course of the local economy. They should be treated as our 'best guess' rather than a definitive cost estimate.

All estimates provided are based on the smaller 112 unit project. Insufficient detail is available to provide cost estimates for the larger 306 unit project. The following table provides an estimate of hard costs, that is the land and construction components of the total cost of producing these units not including the marketing costs, mortgage fees, legal fees and profits.

	Total Project	Unit Cost
Construction Costs	$ 5,000,000.	$ 44,640.
Land Costs	1,120,000.	10,000.
Total Construction & Land Costs	$ 6,120,000.	$ 54,640.

Ownership Costs

Based on the average unit construction and land cost determined above, the average purchase price per unit is estimated to be $75,800. This includes marketing costs, legal fees, mortgage fees and margin. Prices for the different units would likely vary depending on the size and type. Using the estimated rental operating expenses for the project, a monthly condominium fee of approximately $75.00/month (excluding taxes and utilities) would be required. This is higher than many survey respondents indicated they were willing to pay. However, the results of Question 21 do not necessarily mean seniors would be unwilling to pay this amount for a condominium fee. Many of the respondents

have had no experience to relate to as indicated by the high number of respondents not knowing how much they would be willing to pay. They obviously are unsure what level of condominium fees they should expect to pay. The marketing effort will need to address this issue of the condominium fee to overcome any negative reaction.

Rental Costs

The attached income and expense estimates reflect the current market conditions. For the 112 unit project, the following revenue has been estimated by the Property Management Division of Nu-West.

Income # Units	Size	Model	Sq.Ft.	Monthly Rent	Monthly Revenue
16	2 Br.	'A'	820	$ 550.00	$ 8,800.
24	2 Br.	'B'	780	500.00	12,000.
24	1 Br.	'C'	630	450.00	10,800.
16	1 Br.	'D'	760	500.00	8,000.
24	2 Br.	'E'	1050	650.00	15,600.
8	2 Br.	'F'	990	600.00	4,800.
112	40 - 1 Br.				$60,000.
	72 - 2 Br.				x12 months
					$720,000.
Less Vacancy					100,000.
Effective Gross Annual Income					$620,000.

Monthly revenue produces an average monthly rental rate of $535.71.

Operating expenses have been estimated based on past experience as follows:

Description	Annual Operating Expense
Manager	$ 19,800.
Utilities	39,000.
Insurance	3,600.
Repairs/Maintenance	10,600.
Elevator Maintenance	5,000.
Landscaping/Snow Removal	20,000.
Administration	4,000.
Advertising	7,200.
Taxes	67,200.
Management Fee	31,000.
Miscellaneous	600.
Total Annual Operating Expenses	$208,000.

Based on these estimates, the gross annual operating income is $412,000. Deducted from this is the financing costs which are extremely difficult to estimate. Assuming a 25 year amortization period at 12 1/2%, the following income estimate can be derived:

Gross Annual Operating Income	$ 412,000.
Annual Principal and Interest	783,605.
Income (Deficit)	($ 371,605.)

Although the numbers may change, the above calculation clearly indicates current depressed market conditions are unlikely to generate adequate income to make this project feasible at the present time. Current high supply of rental accommodation must be eliminated to permit market rents to rise sufficiently to make this project viable on a rental basis. Although the actual numbers may change due to differences in financing charges, construction costs or operating costs, the rental part of this concept is likely not to be viable for at least another two or three years. Clearly the viability of a specific project can be determined only by analyzing the specifics of that project and the market conditions at that time.

SECTION IV

MAIL SURVEY

A. Purpose At the start of this study, the need for a broad based survey of the senior citizen population was identified. This survey was intended to provide the data base regarding:

- the basic housing needs of seniors,
- information regarding the financial capability of seniors, income and wealth.
- an indication of the acceptability of the senior citizen village concept.

As was indicated in the Part I, the need for current information on the financial capability of seniors is crucial in determining the overall viability of the concept and identifying the best approach to follow in developing this type of project. Accordingly, it was determined the best research approach to collect this data was a mail questionnaire. Both telephone surveys and personal interviews were considered. However, both were rejected in favor of the mail questionnaire for the following reasons:

1. Telephone surveying though cost effective, was rejected as not being feasible for this group. In addition to encountering problems with hearing capabilities, etc. the personal nature of some of the questions (e.g. income) could present difficulties in obtaining reliable data. Furthermore, in contrast to the common perception, many seniors are extremely busy and difficult to reach at home. This problem was encountered when attempting to arrange interviews with many seniors. A mail questionnaire can be completed at the respondent's convenience and usually elicits a greater response rate on sensitive issues.

2. Personal interviewing would also encounter the problem of finding seniors at home and the difficulty of obtaining sensitive financial data. Furthermore, for a broad based survey as proposed, interviewing is a a costly and time consuming data collection technique. As the primary data collection technique, it was felt interviewing would not be feasible for this study.

B. Procedure

The survey sample was drawn from the membership of the Kerby Center in Calgary. Although direct access to the membership list was not permitted, with the help of the Kerby Center staff, a

modified random sampling procedure was employed. Based on our original hypothesis that the primary target group for this concept would be homeowners, a sampling bias towards existing homeowners was employed. Although no record of tenure type is kept by the Kerby Center, the Director of the Kerby Center indicated most seniors living in fully detached housing were homeowners while most apartment dwellers were renters. Accordingly, the membership list was split in half between single detached and multi-family units as indicated by the address. From the ownership list 300 addresses were selected and 200 from the rental list. Although the risk of under-representing rental tenants exists as some owners of condominium units were included in the rental pool, the survey results indicate the desired split was achieved.

From the questionnaires returned, 61% of the respondents were owners and 34% rented self-contained units. The remaining 5% lived in lodge type accommodation or boarded with relatives.

The questionnaire was developed and tested in the last week of April and first week of May. A pre-test was conducted on senior citizen volunteers at the Kerby Center. Based on the comments and suggestions of this group, the questionnaire was revised. The questionnaire, covering letter and addressed return envelope were

delivered to the Kerby Center on May 9th. The Kerby Center addressed the envelopes and mailed the questionnaire the same day. Approximately three weeks was given for questionnaires to be returned. Beyond this length of time, the response rate drops off dramatically.

The Kerby Center membership was selected as the source of the sample for the following reasons:

1. Convenience - a list of over 2,000 individuals over the age of 60 was available through the Kerby Center.

2. Cost effective - although it would be possible to obtain a similar number of responses by surveying by geographical areas in the city, a much larger number of questionnaires would have to be distributed. The convenience sample was deemed to be the most cost effective approach.

3. Diversity of Kerby Center Membership - the Kerby Center attracts a wide variety of seniors -- both economically and socially. This diversity reflects the broader senior citizen population, though there is the likelihood of some under representation of the very poorest and wealthiest senior

segments. However, as neither of these are expected to be primary target groups, this bias does not jeopardize the validity of the results obtained.

C. Response Rate and Sample Characteristics

From a total of 500 questionnaires, 243 were returned completed. This represents a 48.6% response rate. This falls well within the acceptable norm for the sampling and contact method employed. In the February 1983 issue of the Journal of Marketing Research, a recently completed comprehensive study of research response rates indicates a weighted average response rate of 41.6% for the convenience sampling method. In terms of the mail survey as the method of contact, a weighted average response rate of 47.3% was discovered. The response rate achieved in this study exceeds both these averages.

In terms of some of the basic characteristics of the respondents, they are as follows:

1. Sex	N=237
Male	42.6%
Female	57.4%

2. Age of Respondent	N=210
60-64	15.0%
65-69	51.0%
70 or over	34.0%

3. Martial Status	N=241
Single	9.5%
Married	50.6%
Divorced	4.1%
Widowed	34.4%
Other	1.2%

4. Ownership Status	N=241
Own	63.1%
Rent (self-Contained)	34.2%
Other	2.5%

5. Home Type	N=240
Single Family	57.3%
Duplex	3.8%
Row	5.9%
Apartment - less than 6 floors	15.9%
- 6 or more floors	12.6%
Other (nursing home, lodge, board with relatives)	4.6%

6. Household Annual Income	N=230
Less than $5,000	7.8%
$ 5,000 - 9,999	26.1%
10,000 - 14,999	23.5%
15,000 - 19,999	17.4%
20,000 - 29,999	14.8%
30,000 - 39,999	6.5%
40,000 +	3.9%

Note: For any respondent over the age of 65, the minimum income income in Alberta is $7,172.64 (January 1983). For a couple, both over 65 the minimum income is $12,959.76.

7. Average Household Size

Based on the responses to Question 2 of the questionnaire, the average household size is 1.6. This includes adult sons/daughters, relatives and boarders. Few of the respondents indicated they actually share their home with another adult senior.

D. Limitations of Results

Although we feel confident the questionnaire results provide reliable data about the respondents, there are some limitations imposed by the sampling technique and contact method. Firstly, to be eligible, the senior must have been a member of the Kerby Center. To the degree Kerby members do not represent a cross section of the senior population, the results may be biased. As indicated earlier, our belief is that in fact Kerby Center members are an accurate representation of the total senior population.

Secondly, illiteracy and inability to read English may effect the results. Although we are aware of some instances where illiteracy or language problems prevented the potential respondents from completing the questionnaire, there is no reason to believe this

proportion of the sample is greater than in the total population of seniors.

E. Interpretation of Results

A complete copy of the questionnaire and results is contained in the appendix. This section of the report is intended to suggest the significance of the initial results obtained.

1. Acceptability of Senior Citizen Village Concept

Question 26 provides considerable positive reaction to the concept. In interpreting the results of this question, it must be recognized the respondents were indicating their interest in the concept, not a particular project. It would be incorrect to interpret these results too literally. Nevertheless, the results of this question are significant. Over 8 out of 10 seniors answering this question indicated positive or neutral attitude about living in this type of development. Conversely, less than 1 out of every 10 were willing to reject the concept totally.

This is significant as it indicates:

- little negative reaction to the age segregation proposed. It would seem many seniors are prepared to consider this type of environment.

- a willingness to consider an alternative to existing housing choices. This attitude is a pre-requisite for any successful development of this type of project.

The fact 43% of the respondents were uncertain whether they would consider moving into such a project is significant. Rather than being interpreted as a 'gentle' rejection of the concept, it is a sensible response given the lack of specific detail or plans. Being conservative in attitude, many individuals expressed a need to see the actual project, how it was designed, where it is located and how much it would cost before passing a final judgement. This attitude is expected and should not be surprising.

Significantly, an equal number reacted very positively by indicating they would consider living in this type of community. Given the more conservative attitude of older people, it should be expected even a larger number would express some uncertainty about the concept. Clearly, a significant number of seniors are open to considering a different approach to housing. However, the decision to live in this type of development will be based on the specific design and location features of the project.

2. Feasibility of Concept

The whole concept of the private market providing housing for the senior population hinges on the assumption seniors have the financial resources to make them a viable target market. There is considerable evidence in the survey results to indicate this assumption is correct. The results suggest current or previous homeowners have the necessary equity to be a viable group. From the sample, 82.4% of the owners responding have no mortgage. Another 10.5% have an existing mortgage of less than $10,000. Although most of these respondents live in homes over ten years old, even in today's depressed real estate market, substantial equity remains amongst these homeowners. To exemplify this situation, the following table was developed to indicate the financial capability that many senior homeowners have.

The information was derived from recent sales in the Calgary MLS market. The sales examined were for homes 10 years or older located in older Calgary communities.

MLS Sales - Homes 10 Years and Older

April - June 1983

Area	No. of Sales	Average Price	Range
S.W.	33	$82,984.85	$ 56,000-145,000.
N.W.	24	88,327.09	52,000-142,000.
S.E.	20	69,110.00	51,000- 82,000.

1. Number of sales represents only sample of total number of sales during this period.

2. Selected areas:

S.W. - Westgate, Wildwood, Glendale

N.W. - Capital Hill, Tuxedo, Mount Pleasant

S.E. - Dover, Forest Lawn

From this table it can be seen those homeowners with no mortgage have healthy equity position ranging on the average between $69,000 - 88,000. As indicated in Question 20, 69.5% of the respondents answering this question would use this equity to pay for a home in a senior development. Another 12% would pay cash for the unit, presumably from investments or the previous sale of a home.

Further evidence of the feasibility of this concept is presented in Question 19. Based on their own assessment of what they can afford, 41.3% of the respondents indicated they could afford to pay over $60,000 for a home. Based on our preliminary cost estimates, this represents a large segment of the sample able to afford the type of product proposed. In

fact it likely under estimates the size of this segment as many of those indicating a preference for rental units, would also be able to afford to live in this type of community.

The income figures obtained in Question 31 also indicate a large segment of the sample (40.2%) being able to afford monthly condominium fees and utility payments in excess of $375./month without spending in excess of 30% of their gross monthly income on shelter costs. These results suggest the primary market will be homeowners current or past who have a strong equity base in the house. As nearly 68% of current Alberta seniors are homeowners, this represents a large potential market from which to draw residents for these communities. However, it also suggests a project of this type would have difficulty in succeeding without a healthy resale market. As this currently does not appear to be imminent, the development of this type of project likely is not advisable for at least another two to three years.

3. Amenities

The survey results indicates considerable diversity in opinion about the type of facililties that should be included. Surprisingly, amongst the amenities respondents indicated as

must have is an area for car maintenance -- likely a car wash and area for regular maintenance. This type of facility is not normally associated with senior projects. The interest in this amenity reflects the trend of seniors keeping their automobiles longer. As this trend is expected to continue, a car maintenance area is a feature that would appeal to potential residents.

Other amenities which appear to be of particular interest are fitness facilities — whirlpool, exercise area, swimming pool, facilities for hobbies — arts, crafts area, garden areas, and meeting area. Significantly, many of the respondents indicated these are features they would like but are not absolutely essential. This indicates a realistic assessment of the costs of providing all these amenities. Except for the major items like the whirlpools, swimming pool, automobiles maintenance area and social room, it may be possible for the developer of this type of project to provide the space only without all the equipment and furniture. This would permit the residents to use the space based on their specific interests. This can be done relatively inexpensively as seniors social clubs can obtain numerous grants and free equipment from various public agencies and service clubs. Not

only would this help reduce the costs charged seniors, it would provide the residents to be involved in their community and shape it according to their interests.

4. Security

The need for a secure environment for seniors has been considered an important element in the Senior Citizen Village Concept. Question 24 in the questionnaire was included to determine what seniors thought was important in providing a secure environment. The choices in the question have been greatly influenced by our presumption seniors are very security conscious and desire the maximum security measures possible. In fact, the results of this question only partially support this assumption. There is strong support for outdoor lighting and panic buttons in each unit. As well, a need for a Resident Manager is evident.

Surprisingly, the support for more visible security measures such as the security fence or security patrol was not as strong as was expected. This would seem to indicate seniors are not as paranoid about security as is sometimes assumed. Instead, they have a realistic attitude about their needs. A fortress appearing development is not likely to be the selling feature that will attract seniors into this type of

development. Instead, they seem more interested in maintaining a normal residential atmosphere but with features that provide the psychological security of knowing help is available in case of an emergency. The attitude expressed in many of the interviews suggested high visibility security measures would make the seniors feel like in-mates rather than residents.

5. Design Considerations

The mail questionnaire was not specifically developed to provide input on design matters. This was felt to be more appropriate for the interview portion of the study. However, some basic design issues do emerge from the survey results. Specifically these are as follows:

1. Smaller is more preferred to bigger. The results of Question 25 suggest a smaller project is preferred. A project at the size shown in Site Plan 'A" would seem to be slightly preferred. Although the interviews do indicate a large project can be acceptable due to the additional amenities and services that can be economically added, these results clearly indicate large scale projects found in many American centres are not desired in the local market.

2. Homeownership and rental accommodation are required and can be made available in the same development. There is a strong predisposition of current homeowners to want to own again. However, demand for rental accommodation in this type of project is also evident. Both market segments can be reached by this type of development.

3. Product mix desirable. Based on the questionnaire results, the approach adopted in the site plans developed appear to be marketable. Among homeowners desiring new home ownership, the single family and apartment units are preferred. Respondents indicating a preference for rental, the lowrise apartment and townhome product appears most desired.

4. Upkeep of home greatest reason for seniors desiring rental. As expected, many seniors find the work of keeping up a home an unwanted burden which restricts their freedom. The condominium ownership or rental tenure possible in this concept would help overcome this problem.

5. Larger unit sizes wanted. Our emphasis on two bedroom units appears to be justified by the results of the questionnaire. Two-thirds of the respondents indicated they require two bedrooms or equivalent. Although seniors may be looking to downsize in terms of total square footage, there remains a strong demand for the extra room to serve as a guest room, hobby area or den.

SECTION IV

INTERVIEWS

A. Senior Citizen Interviews

A total of 21 in-depth interviews were conducted with senior citizens. Due to some unexpected delays in the development of the site and floor plans, additional time was not available to conduct more interviews. As well, some difficulty was encountered in arranging interviews. From a list of nearly 50 names, approximately half could not be reached or refused to be interviewed. A total of 23 interviews were scheduled, however, two were cancelled because of personal reasons.

The interviews were conducted in the homes of the seniors. Interviews ranged in length between one to two hours, with the average length being one and one-half hours. The site and floor plans were shown and a more detailed explanation of the concept proposed was given. Specific issues discussed included:

- reaction of seniors to concept
- reaction to site and floor plans and suggested changes
- amenities to be included
- security measures required
- tenure preferred
- location
- costs

The seniors interviewed provided a good cross-section of opinion from both current homeowners and renters. Opinions ranged from extremely enthusiastic to no interest at all in the concept. Therefore, with this number of interviews it was possible to obtain a good understanding of the pros and cons of this concept from the seniors themselves.

1. Reaction to Concept

Seventeen of the seniors interviewed expressed favorable opinion of an age segregated development. The reasons for being in favor of it included:

- no noise from loud stereos, racing cars, etc.
- opportunity for companionship
- quiet environment
- reduced maintenance
- convenient amenities and services
- sense of security

Those individuals expressing some doubt about the need for this type of project generally disliked the idea of being segregated on the basis of age. They felt an environment in which greater age diversity exists would be better for seniors. This argument was presented to seniors expressing a favorable reaction to the idea. However, they generally felt the location would provide adequate opportunity for interaction with children and younger people. They did not feel the development of a residential community for an older population would be at all detrimental or at least the advantages outweighed this potential disadvantage.

2. Reaction to Site and Floor Plans

Generally both site plans were well received. The limited access shown in the smaller plan was particularly well liked. Many of the seniors felt this would help minimize unwanted traffic and help increase the sense of security of the project. This point was most clearly demonstrated by two residents of a mobile home development. This development is largely composed of retired residents. Access into the development is limited which has minimized security problems. In the few cases problems have arisen, the City Police have reacted quickly to block off the access. This has helped to increase the residents sense of security without providing costly security measures.

The floor plans were also well received. However, individuals were most helpful in expressing opinions about the specific type of unit they would want -- apartment or ground level.

The preference of most individuals wanting the apartment style unit was for the 'B' two bedroom unit. The one bedroom unit was also well received particularly amongst single women. Those seniors preferring aparment style living felt the provision of balconies was important. As well the inclusion of the elevator and underground parking were considered important features. Overall, the living space provided in the apartment units was well received though at least one senior indicated a preference for at least a bath and a half in the two bedroom unit.

The ground level units were very well received. The lack of a basement was not considered to be detrimental provided adequate storage space was available. A few of the seniors questioned the need for the one bedroom ground unit. However, others felt it was important to have a choice and felt it offered adequate space for a single person.

The ground level units have been designed to include both garages and pad parking. There was generally a mixed reaction to this arrangement. Some individuals felt a garage was unnecessary provided the parking was close and had a plug-in. Others felt the garage was extremely important. Not only did it make winter driving more bearable, it provided an area for a work area or additional storage space. From these comments it appears a demand for both types of units exists.

The two bedroom units all show two bathrooms. Most individuals felt this was unnecessary. At most, a bath and a half is required with the remaining space being used for storage. Both Plan 'F' and 'G' were favored over 'E'.

Many of the seniors preferred the ground level units as they were able to work around their unit. In this type of project, individuals able and interested in maintaining a small area around the unit should be permitted to do so. It was obvious from speaking with these people that this was a source of pleasure for them.

3. Amenities and Services to be Included

The reaction of most individuals was favorable to the type of services or amenities that should be provided. Specifically, strong endorsement for the following was received:

- the small dining facility where individuals could purchase a lunch or supper meal.
- services like a barber shop, beauty parlor or drugstore, at least on a part-time basis.
- a social room for group meetings and activities.
- a recreation centre/drop-in centre for residents. The whirlpool, exercise area, library and other facilities would be part of this centre. It could be located in the lower level of the apartment buildings.
- guest suites for visitors to be rented on a nightly basis.
- housekeeping and/or maintenance service for residents requiring these services. A user pay basis is favored.
- individual laundry facilities.

The idea of developing a nursing home care facility was favorably received. However with the favorable treatment Alberta's seniors receive — medical at no cost, many questioned the economic viability of a private facility. The costs were felt to outweigh the potential benefits. Instead, the idea of including a small clinic was raised which would provide basic medical care. It was suggested a health nurse could be retained to provide attention to residents unable to get around or an arrangement with the V.O.N. be made. This type of service was thought to be adequate by most individuals interviewed.

4. Security

As mentioned previously, the original intention was to provide a high profile security measures in this type of project. However, with the exception of two individuals, the seniors interviewed did not feel security guards at the entrance of the project were necessary. The common attitude was it would make the project more like a prison than a community. As one gentleman indicated, it would be more of an inconvenience for residents than a deterrent. Instead, most individuals indicated good site lighting and good locks on the door would prevent the majority of vandalism or break-ins.

A security measure which was well received was panic buttons in each unit. Typically these are located in the bathroom in case of emergency. The seniors were receptive to this type of device as they recognize accidents or health problems do occur more frequently among the elderly. They felt the panic buttons would provide residents the secure feeling they could get help in case of emergency. This feature appears to be a must in this type of development.

In conjunction with the panic button, many seniors indicated it was important to have a Resident Manager. His role would be to assist in case of emergency but also would enforce the rules and regulations. This seems very important to this group. They feel it is important someone be there to ensure the project standards are maintained. This seems particularly important as residents get older and less able to function normally.

The idea of resident nurse in conjunction with a clinic was felt to best serve the needs of the residents. The nursing home facility if affordable to the residents was also considered a good idea. Many seniors questioned, however, how it could be operated profitably and remain within the means of most seniors. A closer look at this aspect of the concept is required by someone better versed in medical economics.

5. Tenure

Again a split in opinion existed on the issue of preferred tenure. Thirteen of the respondents indicated a preference for rental while seven a preference for ownership. However, for both groups the important consideration was the cost when they move in and the increase in costs as the project aged. Typically, those preferring ownership felt it offered the financial security, pride of ownership and the ability to control their shelter costs. Those preferring to rent, on the other hand, felt renting provided greater flexibility, wouldn't tie up their financial resources and creates fewer problems when they die.

A concern of many individuals had with the ownership issue was how easily the units could be sold if they wanted to move or died. One method of overcoming this problem is to have the condominium association have first right of refusal on available units. It would buy the unit based on its appraised value and act as a vendor to a new resident. This type of procedure was felt to be satisfactory to the seniors raising this issue.

6. Location

The issue of locating these projects was discussed with all the respondents. The overwhelming consensus indicates location per se is irrelevant. These projects can be located in new subdivisions and remain viable. However, to be located there, it is necessary to meet the following minimum requirements:

1. Residents must have access to good public transportation. For individuals unable or unwilling to drive, this means either regular bus service or a project van service to the nearest major shopping centre.

2. Adequate shopping must be available in the neighborhood, especially for groceries. If not within walking distance, it must be accessible by the public transportation system.

3. A park-like setting is required. Mature trees and shrubs are required. People in this group are both unwilling and unable to wait for the trees to mature.

B. Interviews with the Experts

1. Kerby Center Board of Directors

A meeting was held with six members of the Kerby Center Board of Directors to review the plans and discuss the concept in detail. Some of the members were involved in the preliminary discussions carried out in the early part of Phase I of the study. The comments received from this group were forthright and honest. The assistance received from the Kerby Center staff and Board was first rate and greatly appreciated.

In general, the comments made were favorable to the overall concept of providing private market housing for seniors. However, two of the Board members felt an age segregated project was not advisable. The other members, however, felt the concept did provide some major benefits. In particular, they indicated the concept would provide security for residents, opportunity for companionship and a quiet environment for seniors. It was suggested a lower age limit of around 55 be implemented to encourage some diversity in age groups.

The emphasis on the two bedroom units was very well received. The consensus of opinion indicated many seniors would pefer a larger unit and be able to afford to either own or rent it. There was some concern the storage space was not adequate, therefore, consideration should be given to providing the basement dispite higher construction costs.

Favorable reaction was received to including such amenities as the social room, recreation facilities, guest suites and dining room. However, most of the Board did not feel inclusion of the nursing home was a good idea. They felt it would have a negative effect on the mental attitude of residents which would outweigh any benefits. They preferred the idea of incorporating a clinic as part of the development.

In conclusion, the members of the Board felt an alternative to current senior housing choices was long overdue. Although they acknowledged this type of development was not suitable for all segments of the population, a large number of seniors want and can afford to choose this type of project. They indicated they felt the largest market potential could be achieved by offering both rental and ownership alternatives. Furthermore, they supported the contention location does not matter provided reasonable access to public transporation exists. A project of this type could be viable even in a new subdivision.

2. Pat Stephensen, Co-Ordinator - Outreach Program for Eastern Core Seniors

Ms. Stephensen is involved in assisting seniors in the eastern core of Calgary. Primarily involved with seniors in existing low cost senior housing projects. Ms. Stephensen has been involved in researching and planning the housing needs of seniors. Her experience in dealing with the problems of seniors was useful in our original planning and background research. Her comments and suggestions were of considerable value.

As was the case with all the experts we discussed these plans with, Ms. Stephensen felt there was a need for greater choice of housing alternatives for seniors. For those able to afford this type of project, she felt it would provide some significant benefits. Primarily these would be the opportunity for companionship, encouragement of an independent lifestyle and a pleasant environment offering a sense of security. She did, however, have some reservation about erecting too large of a community with only seniors in it. Therefore, she thought the smaller project would be preferable.

Ms. Stephensen indicated she thought emphasis on the social and recreation facilities was important. As well, in her opinion it was important to be close to public transportation and shopping to encourage residents to interact with the wider community.

She had no specific comments on the various floor plans, however, she did feel offering the two bedroom unit was a good idea. As well, the choice between the apartment units and ground level units was considered a good idea.

In conclusion, Ms. Stephensen expressed considerable support for the concept. She felt it was one possible approach to provide seniors with a greater range of choice. She also thought it would help overcome the common stereotype of seniors held by many people. They have a diversity of needs and wants which cannot be adequately satisfied by current approaches. Although not convinced the approach selected in this study is the only or the best one, she felt it could satisfy a demand in the community.

3. Isabell Langen, Director - Calgary Housing Authority

As Director of Calgary Housing Authority, Mrs. Langen has the responsibility of overseeing all public housing projects which includes senior citizen projects operated by the Authority. She has had extensive experience with seniors and was able to outline potential problem areas. Her input along with that of her assistant, Bonnie Burke, was welcomed.

The idea of the concept itself was well received. Mrs. Langen concurred that many seniors have the financial resources to be able to afford the higher rents or ownership costs associated with this type of project.

Again the fact two bedroom units area available seemed to be considered a good idea. From her experience, Mrs. Langen indicated there is a considerable demand for this type of unit which presently is not being met. As well as providing the choice of both ground level and apartment units was felt to be warranted. Many seniors prefer to be able to go directly outdoors from their unit. This can be attributed to many years of living in a single detached home and a real fear of not being able to escape a fire.

The amenities proposed were thought to cover the main interests of seniors. A social room for residents to get together is considered extremely important. Mrs. Langen also supported the idea of providing only the minimum amount of equipment and furniture. This would help to reduce the costs to residents while providing an opportunity for residents to equip their recreation space as they want. As well, with the extensive range of grants and gifts available to senior groups, they could equip their social areas at virtually no cost to themselves. The dining room concept and incorporating a clinic for regular medical examinations were considered to be important features of the concept.

On the operational issues of this type of project, Mrs. Langen's experience proved to be very valuable. She feels strongly a Resident Manager must be on the site. She indicated it is extremely important this individual have a good understanding of the needs and problems of seniors and like to be around seniors. This is especially true as the project population gets older. Another consideration in the operation of this type of project relates to moving individuals out of the project if their health fails. Some formal arrangement should be made with residents when they move in. She also indicated a system should be established to

discover deaths or illness amongst residents. This is a potential problem if no procedure is established to check on residents. The consequences of not having this type of system can be very unpleasant.

Overall, the approach developed met with considerable support. She did, however, stress the importance of a good transportation system if these projects are to be located in the outer suburbs. Without it, the viability of these projects would be in question.

4. Dave Turner, Director - Metropolitan Calgary Foundation

Mr. Turner oversees the operation of the Metropolitan Calgary Foundation which operates several senior citizen lodges. Mr. Turner is knowledgeable of the problems of operating projects for seniors and in the development of new projects. He provided considerable input in the early stages of this stud.

Although Mr. Turner felt there was a need for this type of project, he indicated a preference for a lower entry age (i.e. 55). He thought this would make the project more viable and reduce turnover due to illness and death. The larger site plan was favored as he thought it provided the greatest opportunity for comprehensive services and facilities to be included.

Based on his experience, he made several suggestions. These include:

1. central storage building for bulk items (e.g. trunks). These are well used in his projects.

2. Providing a recreation vehicle storage area. This would help to keep the project attractive and present fewer problems with residents.

3. Providing a recreation centre is important. However, he indicated emphasis on active rather than passive activities should be considered. For example, inclusion of a pitch and putt course should be considered. As well, one or two tennis courts should be included. He suggested future groups of seniors will be active longer and want this type of facilities.

4. A method of dealing with problem residents -- behavior or health related needs, to be established. As the population grows older procedures for moving residents into nursing homes should also be established.

In conclusion, Mr. Turner indicated he felt there was a large demand for this type of community. In his opinion, this would grow as the number of senior citizens increases. He indicated it is extremely important to plan for the needs of this growing number of seniors. Not only will they be in better health than past seniors but also be better off financially. They will want and in fact demand a greater range of housing choices.

APPENDIX

Questionnaire Results

Total Responses - 243

Please put an "X" in the space which best indicates your opinion. Only mark one answer for each question unless indicated otherwise. Your opinions are important! They will remain completely confidential and anonymous. (1-3)

1. How long have you lived in this home? N-242 (4)

1.	Less than one year	5.0%
2.	1 - 3 years	15.3%
3.	4 - 5 years	8.7%
4.	6 - 10 years	12.8%
5.	Over 10 years	58.3%

2. How many adults (over 18 years of age) live in your home on a regular basis? (5)

N-242

1.	Live alone	45.0%
2.	Two	47.9%
3.	Three	5.0%
4.	Four	2.1%
5.	Five or more	-

(6-8)

3. If there are other adults, please indicate their relationship to you. It does not matter which adult you indicate is second, third, etc.

		N-110 Adult #2	N-15 Adult #3	N-4 Adult #4
1.	Spouse (husband/wife)	90.0%	-	-
2.	Brother/Sister	-	-	-
3.	Son/Daughter	7.3%	66.7%	-
4.	Other Relation	1.8%	13.5%	75.0%
5.	Unrelated adult (friend, boarder, etc.)	.09	20.0%	25.0%

(9-12)

4. Please indicate the age group each adult living in your home falls within.

	N-210 Yourself	N-122 Adult #2	N-15 Adult #3	N-5 Adult #4
1. Under 55	-	8.2%	93.3%	8.0%
2. 55 - 59	-	9.8%	6.7%	-
3. 60 - 64	15.0%	17.2%	-	-
4. 65 - 69	51.0%	41.8%	-	2.0%
5. 70 or older	34.0%			

5. What type of home do you currently live in? N-240 (13)

1. Single Family fully detached	57.3%
2. Duplex	3.8%
3. Row or Townhouse (three or more units together)	5.9%
4. Apartment in building under six stories	15.9%
5. Apartment in building six or more stories	12.6%
6. Group home or lodge	1.7%
7. Nursing home	.4%
8. Other (Please specify)_____	2.5%

6. Do you own or rent your home? N-241 (14)

1. Own	63.1%
2. Rent - payment for accommodation only	34.4%
3. Rent - payment includes meals (lodge)	.4%
4. Other - (Board with relatives, etc.) Please specify_____	2.1%

HOMEOWNERS ONLY - answer Questions 7 to 12
RENTERS - Do not answer Questions 7 to 12, please go to Question 13.

7. How much are your monthly mortgage payments including taxes? (15)

	N=150
1. Less than $150.00	3.3%
2. $150 - 249.00	1.3%
3. $250 - 499.00	2.0%
4. $500 - 599.00	-
5. $600 or more	2.7%
6. No payments/clear title	82.7%

8. Which of the following best reflects the amount of mortgage remaining on your home? N=153 (16)

1. Less than $10,000.	10.5%
2. $10,000 to $19,999.	3.9%
3. $20,000 to $29,999.	-
4. $30,000 to $39,999.	1.3%
5. $40,000 to $49,999.	.7%
6. $50,000. or more	.7%
7. No mortgage/clear title	82.4%

9. How old is the home you own? N=155 (17)

1. Less than 2 years	-
2. 2 - 5 years	3.9%
3. 6 - 10 years	4.5%
4. 11 - 20 years	18.1%
5. Over 20 years	71.6%
6. Don't know	1.9%

10. How many bedrooms does the home you own contain? (18)
N-155

1.	One	4.5%
2.	Two	36.1%
3.	Three	43.2%
4.	Four or more	16.1%

11. How large is the home you own? If you are unsure, please pick the answer you feel best describes the size of your home. (19)
N-153

1.	Less than 800 sq. ft.	7.1%
2.	800 - 899 sq. ft.	5.2%
3.	900 - 999 sq. ft.	14.3%
4.	1000 - 1099 sq. ft.	19.5%
5.	1100 - 1299 sq. ft.	27.9%
6.	1300 - 1499 sq. ft.	12.3%
7.	Over 1500 sq. ft.	9.1%
8.	Don't know	4.5%

12. To answer this question, I would like you to pretend you were going to move even if you do not have any plans to move. (20)

a) If you would move to a different home would you prefer to own or rent it?
N-156

1.	Own	67.9%
2.	Rent	18.6%
3.	No preference	13.5%

Please answer only (b) or (c) but not both:

(21)

b) If you would own, what type of home would it be?

		N-123
1.	Larger single family home	20.3%
2.	Smaller single family home	37.4%
3.	Duplex	3.3%
4.	Townhouse	5.7%
5.	Apartment condominium	21.1%
6.	Don't know	12.2%

c) If you would rent, what type of home would you prefer? (22)

		N-34
1.	Apartment in building under six stories	41.2%
2.	Apartment in building six stories or more	23.5%
3.	Row or townhome	20.6%
4.	Lodge	2.9%
5.	Nursing home	8.8%
6.	Other _____	2.9%

HOMEOWNERS, please go on to Question 17.

RENTERS ONLY please answer Questions 13 to 16.

13. How much do you pay in monthly rent? N-84 (23)

1.	Less than $250.	32.1%
2.	$250 - 299.	10.7%
3.	$300 - 399	27.4%
4.	$400 - 499	17.9%
5.	$500 - 599	7.1%
6.	$600 or more	4.8%

14. How many bedrooms does your home have? N-85 (24)

1.	Studio apartment	8.2%
2.	One	48.2%
3.	Two	30.6%
4.	Three	10.6%
5.	Four or more	2.4%

15. Before you moved into your present home, what type of home did you live in? N-90 (25)

1.	Single family home you owned	29.2%
2.	Condominium, townhome or apartment	9.0%
3.	Rented single family home	12.4%
4.	Rented apartment or townhouse	42.7%
5.	Lodge	-
6.	Nursing home	-
7.	Other (please specify)_____	6.7%

16. Why did you decide to rent rather than own the home you live in. Please give as many reasons as you can. N-119 (26-34)

NOTE: MULTIPLE RESPONSES RECORDED, NOT NUMBER OF RESPONSES:

Upkeep of home difficult	32.8%
Homeownership unaffordable	26.9%
Responsibility of owning home unwanted	10.9%
Personal reasons	9.2%
Want freedom to travel	7.6%
More security in renting	5.9%
Renting cheaper	5.0%
Recent arrival	.01%
Closer to family	.01%

The development of an adult community to meet the needs of the growing elderly population is being considered. This community would be away from the downtown area, but close to public transportation and shopping. A mixture of single family, townhouse and apartment homes developed on one site is being considered. Also included in the community would be a recreation centre for residents, limited dining facilities and some commercial services such as a beauty parlor, barber shop, a convenience store and a medical facility for short and long term care could also be added for the convenience of residents. All exterior home upkeep would be provided as part of the monthly condominium or rental fee.

Please answer the following questions even if you don't think you would live in this type of community.

17. In this community homes could be either owned or rented. Assume you were living in this community, which would you prefer? (35)

	N-235
1. Homes to be owned by residents	28.9%
2. Homes to be rented	22.6%
3. Both ownership and rental to be available	43.0%
4. No preference	5.5%

18. How many bedrooms would you require? N-240 (36)

1. Bachelor unit	2.1%
2. One bedroom	22.9%
3. One bedroom and a den	24.6%
4. Two bedrooms	46.2%
5. Three or more bedrooms	4.2%

19. If you were to buy a home in such a community, how much could you afford to pay for a home? N-211 (37)

1.	Less than $40,000.	11.8%
2.	$40,000. - $49,999.	7.1%
3.	$50,000. - $59,999.	10.0%
4.	$60,000. - $69,999.	10.9%
5.	$70,000. - $79,999.	14.7%
6.	$80,000. - $99,999.	11.4%
7.	$100,000. - $119,000.	2.4%
8.	$120,000. or more	1.9%
9.	Would prefer to rent	29.9%

20. Based on what you can afford, how would you pay for this home? N-177 (38)

1.	Pay out in full the purchase price with personal savings	12.4%
2.	Make a large downpayment and borrow the balance of the purchase price	6.8%
3.	Make a small downpayment and mortgage the balance	9.6%
4.	Have the home purchased by a relative (son/daughter, etc.)	1.7%
5.	Sell your present home to obtain the necessary money.	69.5%

21. A condominium form of ownership is proposed for these homes. That is, you would own your home while sharing ownership of the outside property with the other residents. All maintenance and upkeep would be provided for you. For this service a monthly fee would be paid by you. Based on what you can afford, how much would you be prepared to pay on a monthly basis to have this upkeep and maintenance provided. (39)

N-209

1.	Less than $25.00	18.2%
2.	$25.00 - $49.00	18.7%
3.	$50.00 - $74.00	17.2%
4.	$75.00 - $99.00	8.6%
5.	$100. or more	4.8%
6.	Not prepared to pay	7.2%
7.	Don't know	25.4%

22. In purchasing a home in this type of development, would you purchase it? (40)

N-199

1.	Alone	33.3%
2.	With a spouse	47.2%
3.	With another relative	2.5%
4.	With a friend	.5%
5.	Don't know	16.7%

23. Recreation facilities would be included in the development to serve all residents. For each of the following recreation facilities, please indicate which ones you must have, would like or would not want as part of this community, keeping in mind the price of the home you indicated you could afford. Please give us your opinion for each feature listed. (41-53)

		Must Have	Would Like	Don't Want	No Preference	
1.	Billiard Room	3.8%	35.0%	23.6%	37.6%	N-158
2.	Whirlpool	8.5%	60.5%	11.5%	19.8%	N-177
3.	Arts and Crafts Room	14.1%	57.6%	9.6%	18.6%	N-175
4.	Social room for large gatherings	20.2%	50.0%	6.7%	23.0%	N-178
5.	Exercise area	18.0%	54.7%	7.0%	20.5%	N-172
6.	Swimming pool	19.7%	55.3%	6.9%	18.1%	N-188
7.	T.V. lounge	8.3%	28.0%	23.6%	40.1%	N-157
8.	Sauna	6.3%	43.1%	16.2%	34.4%	N-159
9.	Garden plots	11.6%	51.4%	17.3%	19.7%	N-173
10.	Outdoor shuffleboard	6.0%	38.0%	15.3%	40.7%	N-150
11.	Benches throughout the project	17.8%	63.2%	3.7%	15.7%	N-185
12.	Outdoor community barbecue area	10.8%	34.9%	15.7%	38.6%	N-166
13.	Maintenance area for car	26.8%	47.4%	8.9%	16.0%	N-190

24. Security for residents is an important design feature of this concept. For each of the following, please indicate whether the feature would be very important, somewhat important, or not at all important to you in deciding to live in this type of development. Again, an answer for each item listed would be appreciated. (54-59)

	Very Important	Somewhat Important	Not at all Important	Don't Want	
1. Security fence around the community	42.1%	32.2%	17.8%	7.9%	N-202
2. Emergency call buttons in all homes	72.6%	24.3%	3.1%	.0%	N-226
3. Good outdoor lighting	86.4%	12.3%	1.3%	.0%	N-228
4. Security patrol by security guard	32.3%	45.3%	15.1%	6.8%	N-192
5. Resident Manager	55.7%	32.1%	8.5%	3.8%	N-212
6. Resident Nurse	34.0%	44.7%	17.8%	3.6%	N-197

25. How many people do you think such a community should be designed for? N-232 (60)

1. Under 100	24.6%
2. 100 - 199	26.3%
3. 200 - 299	15.5%
4. 300 - 499	4.7%
5. 500 or more	5.2%
6. Don't know	23.7%

26.(a) Would you consider moving into a residential community developed for seniors with the features described above? (61)

N-232

1. Would consider it	40.5%
2. Not certain - would have to see it	44.4%
3. Would not consider it	6.5%
4. Don't know	8.6%

(b) If you answered (2) or (3) in 26(a), please outline what part of the concept or features you are unsure of or would not want as part of this type of community. (62-66)

N-98

NOTE: MULTIPLE RESPONSES INCLUDED:

Unsure want to live in Seniors only community	28.6%
Need to see design	29.6%
Depends upon location	18.4%
Depends on cost	11.2%
Rental units required	4.1%
Shopping nearby required	4.1%
Depends on size	3.1%
Unsure of Multi-Family living	1.0%

Now I would like to ask some questions about yourself.

27. Are you male or female? (67)

N-237

1. Male	42.6%
2. Female	57.4%

28. Are you: (68)

N-241

1. Single	9.5%
2. Married	50.6%
3. Divorced	4.1%
4. Widowed	34.4%
5. Other	1.2%

29. Are you currently employed? N-235 (69)

1.	Yes - full time	1.7%
2.	Yes - Part time	6.8%
3.	No	91.5%

30. If you are employed, what is your primary occupation? N-32

1.	Unskilled	30.4%
2.	Blue Collar	21.7%
3.	Writer	13.0%
4.	Professional	26.0%
5.	Sales	4.3%
6.	Farming	4.3%

31. Which of the following categories best describes your annual household income? N-230 (71)

1.	Under $5,000.	7.8%
2.	$5,000 to $9,999	26.1%
3.	$10,000 to $14,999	23.5%
4.	$15,000 to $19,999	17.4%
5.	$20,000 to $29,999	14.8%
6.	$30,000 to $39,999	6.5%
7.	$40,000 or more	3.9%

Thank you for your help. Please feel free to make any additional comments or suggestions:

_____

_____

_____

We are interested in getting your ideas and opinions in more detail. If you are interested in discussing this concept with us in person, please complete the following. Do not sign your name unless you wish to be contacted by us at a later date. (72)

Name: _____

Address: _____

Telephone (very important): _____

If you agree to meet with us, your name will be held in the strictest confidence.